

# Getting A Start

FIRST AIDS TO SUCCESS

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# GETTING A START

*FIRST AIDS TO SUCCESS*

BY

NATHANIEL C. FOWLER, JR.

Author of "The Art of Letter Writing," "How to Obtain Citizenship,"  
"How to Save Money," "How to Get Your Pay Raised,"  
"Practical Salesmanship," etc., and Originator of the  
Demonstration and Laboratory Methods of  
Education



NEW YORK  
SULLY AND KLEINTEICH  
1915

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14611

THE QUINN & BODEN CO. PRESS  
RAHWAY, N. J.

## PUBLISHER'S NOTE

THE articles appearing in this book were selected from over a hundred and fifty published tri-weekly in many of the leading newspapers in the United States and Canada, under the auspices of the McClure Newspaper Syndicate, the largest distributors of periodical literature in the world.

The unprecedented success of these articles, which have been printed in newspapers with an aggregate circulation of many millions, suggested the advisability of publishing a portion of them in book form, that they might be permanently preserved.

No articles of their class have been so favorably received by young people, and by business and professional men, including eminent educators and those interested in the rising generation.

The author has had an extended, composite, and practical experience. At the age of twenty-one he was editor and publisher of a daily newspaper, at that time the youngest owner of a daily journal in the world. Subsequently he entered business, in which he was very successful. Dur-

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## PUBLISHER'S NOTE

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ing the last several years he has devoted much of his time to educational matters, and to the writing of twenty-five standard books.

He originated and established the laboratory method of imparting business principles, which has marked a new milestone in educational progress. His experience has been intensely practical. What he knows, and what he knows about what others know, are embodied in these articles.

Although most of the articles seem to be addressed primarily to young men, they are equally interesting to ambitious young women, who would make the most of their opportunities.



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## WHAT IS SUCCESS?

**N**EITHER the psychological, nor the chemical, nor the material laboratory has analyzed success. Like gold, it is non-composite and indivisible. Yet it is definable, for success is simply the result of doing your best.

More than your best is impossible. Less than your best is inexcusable.

Neither God nor man asks you, nor expects you, to travel beyond the road of your capacity. But your life will not be pleasing to God, or acceptable to man, if the result of your endeavor represents less than the exercise of the fullness of your ability.

You are not doing your best if you persistently try to do more than your capacity will permit, or less than your ability and opportunity allow.

Don't float,—swim.

The floater, making no headway of his own, cannot steer between the rocks of disaster, or keep to any course leading to a profitable harbor.

The swimmer, because he is self-propelling, can steer his way into success.

The world called you. You had no choice.

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## WHAT IS SUCCESS?

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You had to obey the summons of Nature. Why, you do not know, nor does anybody else know. Will you sink, float, or swim? Will you sit, walk, or run?

While you are not responsible for your birth, you are responsible for your life.

No matter what your station, or how great or how little may be your natural ability, you, more than any one else, are in command of yourself; and, while you may not be able to scale the mountain before you, you can, unless you are crippled, establish yourself upon a foothill of success. If this hill represents the highest eminence possible for you to attain, then, when you stand upon it, you have reached the pinnacle of attainment for you.

Do your best, whether you are a shoe-shiner or a bank-builder. If shining shoes is your work, shine them so well that you will be known as the shoe-shiner of your town. Don't give up shoe-shining until you have mastered it, for only the masters of small arts can master greater arts.

You cannot wield the sword of commanding success until you have successfully carried the gun of labor. You cannot profitably command unless you were efficient under orders.

Beware of the top; it may fall upon you; or,

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## WHAT IS SUCCESS?

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you may tumble off from it, if you get on it before you are able to keep from losing your head.

The monument of success is but a collection of little successes, a gathering together of small things well done.

As you stand in the majesty, and dignity, and glory of your personality, with your feet planted upon the material earth and your eyes looking into the sky of opportunity, fail not to realize that, so long as the sun shines, or the rain descends, so long as there is day or night, you, not others, are in command of your wonderful machine, and you, more than Nature itself, are responsible if the wheels of your energy bind in their turning.

## THE CAUSE OF FAILURE

WHY do some people succeed while others fail? Is there, or can there be, staked out a road which will carry its followers to success and will protect them against disaster? I think not; and, if there were, half of those traveling it would not know enough to follow it.

Neither I nor anybody else can tabulate the real causes which lead to failure, or present any rule which, if followed, will carry one to success. At the same time, there are certain fundamental principles which successful men follow and which failures ignore.

I asked a number of men of marked attainment, who collectively represented the leading businesses, trades, and professions, to answer this question: "*To what one cause, more than to any other, do you think is due the majority of failures?*"

Two hundred and eighty-seven replies were received. The answers were too scattering in their import to establish a law of failure-making. Still, a recapitulation of the result should be of prac-



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## THE CAUSE OF FAILURE

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tical use to those who would succeed and would avoid failure.

Thirty-six of the men gave lack of judgment as the principal cause of failure; thirty-three named extravagance; twenty-seven, laziness; twenty-three, lack of ability; eighteen, bad habits; eighteen, lack of perseverance; fourteen, lack of experience; fourteen, speculation; twelve, lack of energy; twelve, lack of integrity; eleven, carelessness; eleven, desire to make money rapidly; ten, dishonesty.

The other expressed opinions were not as definite, yet they were similar in meaning.

A large commercial agency, which is in a position to judge statistically cause and effect, classified the reasons for failure under eleven headings, placing lack of capital at the top, closely followed by incompetency; but these statistics were gathered from those in business for themselves and do not directly interest salary- or wage-earners.

If there is a fundamental or basic reason for failure, covering every class of toiler and worker, I think it is *laziness*.

The lazy never succeed.

Those who are not lazy *may* "win out."

With laziness, failure is sure.

Without it, success is possible.

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## THE CAUSE OF FAILURE

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I should go even farther, and say that most crime is due to laziness, because the criminal is too lazy to make the effort to do right, although he may unconsciously work harder in doing wrong.

Most drunkenness, I believe, is due to laziness and to an unwillingness on the part of the drinker to make the effort to overcome his habit.

Low standing in school is almost exclusively due to laziness, for any one with an ordinary mind can pass the average examination and stand well in his class.

To sum up, then, I should say that the principal cause of success is an undying determination to win, backed by a constant willingness to do the hardest kind of work ; and the cause of most failures, except where there is incompetency or lack of opportunity, is pure and simple laziness, which does not permit one to use his natural energy, but tempts him to loaf and to float.

## OPPORTUNITY

**O**PPORTUNITY never carries a torch. It travels on byways and along side streets. It makes no noise. No herald sounds its approach. It passes along in the quiet of the starless night. It makes no effort to meet any one. It never extends a welcome. It minds its own business. But it is ever ready to grasp the hand held out to it, to be a permanent guest in the House of Progress.

Opportunity is in the very air we breathe; it is on the main street, and on the side street, and it inhabits the alley. It may not be as cordial to one as to another, and it may seem to ignore some districts and occupations; but it is there, everywhere, below the surface, if not above the ground.

Opportunity cannot be seen, unless you are looking for it. To many it seems to be a stranger, and thousands are looking for it and never find it. But it is not the fault of Opportunity. The seeker may be to blame.

If Opportunity does not appear to be where you are, don't change your environment, but hunt

all the more diligently for it. If, after persistent search, you cannot locate it, then consider a change of base. But remember that where you are may be the best place in which for you to stay, and it is the best place for you anyway until you see light ahead.

Don't plunge from the shadows of the present into the darkness of the future. Stay where you are, even though there seems to be not even reflected Opportunity around you, until you are able to place your finger upon the Opportunity of elsewhere.

You know the "outs" of the place you occupy. Because you are there, you see all the disadvantages of your environment. Most likely you magnify your troubles and imagine much that isn't so. The unexplored,—the place you have not seen,—shines by the light of your imagination. The blurs of dissatisfaction may look like stars of hope which lead out into the great unknown,—the untried Land of Opportunity, expected, but not materialized.

Discouragement and Opportunity are in the same street. There never were two avenues with both sides alike. Good and bad travel on the same highway. Disaster and success are often mated. Opportunity is not always surrounded by Oppor-

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## OPPORTUNITY

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tunity, but may be hiding in the midst of disaster.

Opportunity may be near at hand,—is just as likely to be close by as “far off.” It hasn’t any special abiding-place. It inhabits the shop as well as the office. Go after it. Don’t wait for it, for it seldom arrives of its own volition. It will not come to meet you. You must meet it. Hunt for it, and you may not find it; but you will not find it if you don’t hunt for it.

## LUCK

**L**UCK is the result of chance. Success is the product of intention.

What is luck?

I don't know, and I don't know anybody who does know.

But luck exists. It is no use to deny that it is a power for good or for evil.

The unsuccessful man claims that luck is against him, and holds luck responsible for his shortcomings.

The man of success refuses to recognize luck, because, if he did, it would shock his conceit.

Luck seems to be everywhere and nowhere. It comes from the land of mystery, circulates like an irresponsible comet, dissolves itself, and disappears. It follows no beaten track, and obeys no law. Its composition is unknown, its ways are unreliable. No chemist has analyzed it, no sheriff has caught it, and no jailer has confined it.

Sometime somebody will dissect it, and then the world will understand it, but not now, or near now.

No matter if luck plays an important part on

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## LUCK

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the stage of business, or of any other kind of endeavor, it should not, it must not, be depended upon.

If you wait for luck, you are pretty sure not to meet it.

The ship never comes in to the loafer on the dock.

Don't depend upon luck. Of all the fool things in the world of folly, taking stock in luck is the most foolish, most idiotic, most disastrous. Better try to foretell the weather by pitching pennies for rain or for shine than depend upon that orbitless asteroid which floats in its trackless space and goes by the name of luck, because nobody knows what else to call it.

Luck does not distribute itself with common fairness, and it seems to have little judgment or sense of proportion; but, if you study it, and tabulate it, you may find that it more frequently visits those who can use it than those who are too lazy to do anything with it.

Many people are asleep when luck knocks at their door, or are too indolent to get up to let it in.

Luck may call upon you, but it will not come in unless you go out and grasp it, pull it toward you, tie it down.

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## LUCK

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Cursing your luck will not make luck your friend.

Envyng other people's luck will not encourage luck to call upon you.

Figure on getting along without luck, and yet be ready to use luck if it comes your way.

Waiting for luck unmans a man and dwarfs a boy. Don't think about it. Don't wait for it. Don't depend upon it. Forget it. Mind your business. Move on as though there were not any luck anywhere, and you had never heard of it. But if you get a glimpse of it, grab it, make it your servant, not your master.

Luck uncontrolled is more dangerous than gunpowder, the riskiest thing to be found on the Road to Success.



## ABILITY AND OPPORTUNITY

**I**N the arithmetic of life ability plus opportunity equals success. Either without the other is but a line of zeros.

Ability may be likened to the germ which is capable of producing a dwarf or a giant tree. The result of its planting is dependent as much upon the soil, and the opportunity which it has, as upon the inherent or natural composition of the germ or seed itself.

The little successes of life may be likened to the seed which is sown or scattered and raked into the soil.

The great accomplisners are the result of deeply planted seed, which grows in a solid foundation, one strong enough to support a product which endures.

Although opportunity is more definite than luck, and is apparently governed by more distinguishable laws, it cannot always be corralled and is at times elusive.

It is an undeniable fact that equal opportunity does not present itself with apparent fairness;

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## ABILITY AND OPPORTUNITY

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but it is also as positive a fact that opportunity is likely to come to those who seek it, and to avoid those who make no effort to meet it or to prepare themselves to entertain it when it does come.

Marked ability cannot be acquired. You have it or you do not have it. If you haven't it, it is impossible for you to obtain it; but no one is wholly without some capacity.

Ability, great or small, is yours. It came to you at birth. It represents you. It is, then, a question of what you will do with it. Will you plant it among the rocks or on sandy soil, or will you dig into the earth and give it a chance, not to sprout, but to grow?

Mediocre ability, well developed and properly planted, will produce a larger tree of success than will extraordinary ability, scattered or uncared for.

A large percentage of failures have more than ordinary ability. They have a natural capacity for doing things and accomplishing much, but they do not realize upon what they have. They are like the miser who never uses what he has earned or what has been given him.

Don't worry about your inability. Instead of deploring your condition, marshal all your forces,

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## ABILITY AND OPPORTUNITY

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get together everything you possess, and use them all to the best advantage.

Even if you are dull and below the average, you can, if you will, make something of yourself by using what you have; and you will accomplish more in the long run than will the man of extraordinary ability who is too lazy to seek opportunity, too indolent to utilize it if it comes to him unsolicited.

It is what you do with what you have, as much as what you have, that counts in every line of accomplishment.

Success in your case, whether you possess great or little ability, consists of making the best of what you have, of doing your best with it, of reaching the highest point within the range of your capacity. You can do no more, and you should do no less.

Do not be discouraged. The biggest trees don't all spring from the biggest seed.

## “PUSH” AND “PULL”

THE man with a “pull” does not “make good.” He depends too much upon his “pull.” He waits for the pull of his “pull,” forgetting that many a “pull” is weak and will not stand the strain put upon it.

Get a “pull” if you can, provided you can obtain it legitimately, and have sufficient good solid common sense to use it profitably and consistently.

Don’t substitute “pull” for “push,” however.

“Push” gets you somewhere, because it comes from within, from you, while “pull” is from without and you have no clear title to it.

“Pull” is a risky sort of an asset. It is like overmortgaged property unreliable and insecure.

You may have a “pull” without knowing it, but more often you think you have it when you haven’t it.

“Pull” and luck are disreputable members of an unhealthy family. They cannot be depended upon. Nobody knows exactly what they are, and few can use them to advantage.

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## "PUSH" AND "PULL"

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The man with a "pull" frequently lands in failure. Most men of mark *push* themselves into accomplishment. They have "push," not "pull."

"Push" is always ready to serve you.

"Pull" is like a will-o'-the-wisp. Now you have it, and now you don't.

While "push" is not all there is in the catalogue of attainment, without it nobody ever got anywhere. Or, assuming that he did, for the sake of argument, he never stayed there.

"Push" is another word for energy, for self-confidence, for working ambition, the kind that keeps on the firing-line, that is both cautious and aggressive.

Let "pull" take care of itself. If it comes to you, and you can honestly use it, well and good; but don't go gunning for it. Forget about it. Keep on pushing. Push yourself, push your better self, push your ability.

With "push" behind you, it isn't likely that you will fall behind, for "push" is a sort of safety clutch, which keeps you from sliding backward, although it may not always propel you forward. Push, and you may get somewhere. Wait for a "pull," and you may wait forever.

Many a "pull" will pull you down.

Don't envy the man with a "pull." He is on

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## "PUSH" AND "PULL"

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uncertain ground. He doesn't know whether the rope of his "pull" is taut or slack, weak or strong; and, if he depends upon it, it may snap with his weight and let him drop down into utter failure.

"Push" is behind you, protecting you, as well as aiding you to progress.

You can depend upon "push." You can't depend upon "pull."

## THE DIGNITY OF LABOR

I RECALL an incident: A friend of mine, the general manager of an extensive manufacturing business, was obliged to earn his living in his early teens, and was not permitted to go beyond the common or grammar school. He was an indefatigable worker and was true and faithful in the performance of every duty, even though his early responsibility was not greater than the sweeping of the office and the running of errands.

Subsequently, he entered the employ of a street railway, and, in a couple of years, was made a conductor. He occupied this position for some time, was proud of his work, forced himself to love it, and was known as the "star conductor" of the company. He not only kept his accounts straight and was always on time, but he made a specialty of doing those things which he was not ordered to do, and he was invariably courteous to his passengers.

His car ran by the residence of a great manufacturer, who two or three times a week was his passenger. The manufacturer was old and somewhat decrepit. My friend stepped from the plat-

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## THE DIGNITY OF LABOR

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form and assisted him on to the car, and also helped him off at his destination. He did not know who the gentleman was, and he did not limit his courtesy and politeness to this one passenger. He treated all alike.

In a year or so, the manufacturer asked the conductor his name and invited him to visit him at his office. The conductor called, and so impressed the manufacturer with his earnestness and willingness to work that he was offered a subordinate place. In nine years my friend rose from the position of porter to that of general manager of a concern which is known to every reader of a newspaper.

During the years when he collected fares on a street car, and while in business, he educated himself, and was able, educationally and otherwise, to meet every class and grade of society.

I am aware that good fortune attended my friend, and that not every man who is courteous to a passenger, or who picks up a pin as did the Lord Mayor of London, will gain recognition and become a commander of industry or a governing power; but neither of these men, nor anybody else of success, would have achieved anything worth while, if he had not been true to himself at the start and all along the line, and



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## THE DIGNITY OF LABOR

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taken advantage of every opportunity presented.

While there are few grand prizes, these prizes are invariably won by those who deserve them, notwithstanding the fact that many deserving persons draw blanks.

Do your best, recognizing the value of little things, and you may succeed. Do the opposite, and you are sure to fail. Above all, do not be ashamed of your position, even though it is the most menial. You will never progress unless you consider what you have to do, no matter what it is, as worthy of your best endeavor.

Dignify your labor, if you would have it dignify you.

## STARTING RIGHT

**N**INETY per cent. of failure is due to the wrong start, to beginning in the wrong place, to remaining there, to choosing the vocation which offers little opportunity, or is not adapted to the individual.

Vocational guidance bureaus have been established, and they are usually managed by academic men who have seen only one side of the shield of life. The directions given, like the practice of the inexperienced physician, may do more harm than good, for wrong counsel is more dangerous than no advice at all.

The psychologist, and other scientists, may in time discover an automatic or other process which will enable them to diagnose the future with some degree of accuracy; but at the present time there does not exist a laboratory, a measure, no, not even a yardstick, which can differentiate and which may be safely used for the sizing-up of a boy or man.

Until some scheme is devised, the only thing a boy can do is to observe, and then to choose, with the composite advice of several persons, al-

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## STARTING RIGHT

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lowing no one person to dictate his future policy.

Three great departments of livelihood are open to him,—a profession, a business, or a trade.

Every successful professional man had an intense love for, and a desire to enter, a profession,—so strong that nothing could deter him. If you have not that desire, or if you have a desire which can be stilled, keep out of the professions.

No one should enter business unless he can produce evidence that he has some trading ability and an appreciation of financial affairs.

Handwork, or what is commonly called a trade, is for those who appear to possess no marked desire to enter a profession or business, and have mechanical skill.

Desire, then, is probably the best initial guide to follow, provided the desire is positive and cannot be shaken.

Then the boy should consider each kind or class of profession, business, or trade; talk with those connected with it; observe the action of it; get in close contact with it; and after a while, if he is persistent, and has investigated intelligently and thoroughly, he may be able to choose the vocation best suited to him.

He should avoid following the advice of any one person, and especially that of his fellows.

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## STARTING RIGHT

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The fact that one boy succeeds well in a certain line of business must not be taken as evidence that another will do as well.

Thousands of boys enter a business because there happens to be an opening, or one of their schoolmates has gone into it. This is dangerous.

It is difficult to change from one line to another; consequently the utmost care should be taken to discriminate in favor of some one class of work, that it may not be necessary to make a complete change of base later on.

The majority of successful men are still in the profession, business, or trade which they chose at the start. They may have changed from one firm to another, but they did not change from one kind of work to another.

## BUSINESS OR PROFESSION?

**U**NLESS you are going to take up a handwork vocation or become an ordinary laborer, there are but two avenues open to you,—business or profession.

Few men are sufficiently composite to reach the flush of success in more than one of these directions. They are either pre-eminently adapted to the practice of some profession or to the doing of business.

The brain of the successful business man is not easily adaptable to a profession, and the proficient trader is likely to fail in a profession.

I do not propose to compare the quality of the business mind with that of the professional brain, or to claim that one is finer or better than the other. They are different fundamentally.

While large success in business, or in the professions, is dependent upon consummate ability, one may succeed fairly well in either, if he develops himself by application. I am, however, of the opinion that a livelihood is obtained more easily in business than in the practice of any profession, for I believe that high proficiency in a

profession is impossible unless one's mind is especially adapted to it.

This same condition undoubtedly prevails in the business world, yet I feel that the ordinary man is more likely to earn his living in some business than he is if he attempts to practice a profession.

A profession is more of a specialty than is business, and, therefore, requires larger natural aptitude for it.

Thousands of young men enter a profession because they believe it opens to them a greater opportunity and leads to more prominence. This is true only in the case of those who are unusually proficient. The mediocre lawyer, the unskillful physician, or the incompetent educator stands infinitely lower socially, and in his vocation, than does the business man of moderate attainments.

The glare of professional fire is often more apparent than real. Success in business is easier to attain than a reputation for skill in the practice of any profession. Therefore, I say to all young people, Do not choose a profession unless you are thoroughly convinced that you are competent to handle it, and do not allow your judgment to decide you. Unless you can convince at least a half-dozen eminent practitioners that

you have probable ability for their profession, it is likely that you will fail in it, even though you are convinced in your own mind of your ultimate proficiency.

The same amount of energy expended in the doing of business would probably bring you a larger return, and enable you to occupy a higher position socially and in the business world, than it would be possible for you to secure in the practice of a profession.

Success in a profession demands more than ordinary ability, extreme adaptability, and unquestionable thirst or desire to enter it; and you probably have none of these characteristics if you are unable to convince the members of that profession that you possess them.

It is safer for you to enter some ordinary standard business, and to devote your energies to it, than to take up anything which is a specialty and which requires a peculiar quality of brain power.

When in doubt choose a business.

## WHAT YOU WANT TO DO

THE flush of success is in doing what you want the most to do, and what you can the best do.

Unless you can do well what you want to do, the fullness of result is impossible.

Conversely, unless you want to do what you can do well, small result is likely to follow.

While what you want to do appears to be subordinate to what you can do, so much do I believe in the assistance of co-operation and the value of desire, that I would place "want to do" ahead of "can do."

I would advise you, first to consider what you want to do, and then to determine whether or not you can do it.

If you find that what you want to do you cannot do well, then make no attempt in that direction and choose something else which you want to do, and continue the process until what you want to do and what you can do connect; but, in the meantime, don't loaf; do something, even if you don't want to do it.

Keep busy. Science and endeavor can move



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## WHAT YOU WANT TO DO

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the hills, but add love to them and you can move mountains.

More than half of the failures are those who don't love their work, but make drudgery of it; who do it because they have to, or because they think they have to. They then become automatic machines, combinations of springs, wheels, and levers, assimilated and controlled, not by the head of desire, but by the spinal marrow of necessity.

The spinal marrow boy may succeed to a moderate degree and he may never move backward; real success, however, does not come from automatic action, but from an intense desire to succeed and an equally strong love of the work.

I would not clip one chip from the monument of faithfulness. I would not remove a microscopic fraction from the worth of persistency; but I would say that mere faithfulness by itself, and mere persistency by itself, or the two together, will produce only ordinary result; while, if love, ambition, and desire be added to them, no one can foresee the length, breadth, and depth of the accomplishment.

Keep steadily at your work, no matter how menial or disagreeable it may be, until something better crosses your path.

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## WHAT YOU WANT TO DO

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Don't despise menial work. Don't allow dissatisfaction with what you have to do to interfere with your duty. Try to love everything you do, and bring to bear upon it the force of your character and the enthusiasm of your energy. Keep continually at it, whether you are a boot-black or occupy the highest position. Throw all your faithfulness, all your persistency, all your energy, and all the good there is in you into this work, realizing that without fundamental faithfulness and basic persistency love will have no ground to grow upon.

But add love and desire to these fundamental or basic things, and then even the dry earth will bring forth a harvest and hard things will be softened.

Without love there is no sunshine, and all work is drudgery.

## DON'T FLOAT,—SWIM

**D**ON'T be a floater. Don't go out with the tide and come back with it. Don't float down the river of life, going just where the current carries you, to be whirled around in its eddies, to be bruised by the rocks, and to be stranded on the sandbars.

Swim, that you may have steerageway and direct and control your course.

Ninety-nine and nine-tenths per cent. of all failures and half-failures are floaters of the "don't care" kind, who are moved by the wind of chance and carried by the erratic currents. They lie on their backs and float. They don't head for anywhere, and, therefore, they get nowhere.

The race of success belongs to the swimmer who strikes out boldly, with the determination to reach the Shore of Opportunity. He may meet with disaster, for at times there will be headwinds and waves too high to ride, and, perhaps, he may not enter the Harbor of Intention, and he may not be able to moor himself alongside the Dock of Desire, but he is likely to reach his

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## DON'T FLOAT,—SWIM

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goal, and is pretty sure to get there, some way, anyway.

If you swim, you may reach the Port of Success. If you float, you will meet it only by accident, and the chances are that it will do you no good, because you won't know that you have arrived, and the tide which brought you will take you back, or else you will float on the Sea of Opportunity, a worthless derelict, of no use to yourself, and dangerous to navigation.

Swim, and the world stands with you. Float, and it passes you by.

The strenuous world has no patience with the floater, and will serenely stand upon the banks and let him drown, for he isn't worth the risk of an effort or a rope, but this same world, selfish or generous as you see it, will rush to the rescue of the valiant swimmer, who is making persistent efforts to master the waves, which will either drown him or carry him into accomplishment.

All that the world can give is opportunity, and nobody is entitled to more than this. To give more than opportunity is a waste of good material and impoverishes the receiver.

Opportunity stands upon the bank of the River of Life, ready to help the swimmer in the stream,

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## DON'T FLOAT,—SWIM

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but deaf, dumb, and blind to the floater, who only blocks navigation, who is going nowhere, and who never will get anywhere.

You can float without a rudder, but you must steer when you swim.

The floater has not even luck for his pilot, for he is too indolent to take advantage of chance.

Swim, and you will arrive somewhere, perhaps not at the richest port, but on some shore where there is fertility sufficient to plant and harvest. Float, and you will either become too waterlogged to be a carrier of even yourself, or will be left upon the soggy banks of unproductive mud and mire.

## IN BUSINESS FOR YOURSELF

**E**VERY ambitious and competent man properly and naturally considers going into business for himself.

Men of high ambition are opposed to remaining indefinitely wage- or salary-earners, and look forward to being in command of themselves and others.

Unfortunately, seventy-five or more per cent. of men are incompetent to manage a business or to direct themselves or others, and they are likely to fail if they start out for themselves, and are, therefore, obliged to depend upon others for direction.

Statistics, which, by the way, should not be valued at net, show that a very large proportion of men in business for themselves have failed or will fail, although many of them eventually succeed.

The risk is great, yet it should be taken by those who have in them the material of which success is made, and who have sufficient discre-

tion and judgment to manage themselves and their affairs.

No great result, or masterly achievement, is possible without some risk.

Undue risk is unjustifiable and has nothing to recommend it.

On the other hand, too much caution stands in the way of progress.

The road of expediency is located between the two.

No one, however, should consider going into business for himself until he is thoroughly grounded by experience in the line which he is to follow.

Great ability has little market value without experience.

Proficiency in doing a thing does not necessarily carry with it the ability to direct such efficiency.

Half of our bright men radiate moonshine, not sunshine.

After one has had five, better, ten, years of practical experience, he may consider going into business for himself, provided he has, or can obtain, sufficient capital.

Borrowing capital is not generally to be recommended, unless one has great ability, unusual op-

portunity, and is willing to work indefatigably, or is to enter some small and safe business where the risk is reduced to the minimum.

Better wait too long than be premature.

A few more years in the wage-earning harness fit one to drive with a greater degree of safety, and are likely to insure success.

Do not allow your unsupported opinion to furnish you with reason for giving up a living salary and entering business as your own master.

Unless half a dozen level-headed business men, who know you and are familiar with the business you contemplate entering, advise you to take the step, wait until you can convince them of the safety of the move.

If you cannot prove to discriminating business men that you have the ability, and that other conditions are right, for this serious action, it is probable that you are not competent or ready to give up a salary and take the chances with yourself where you must necessarily be your own director, in command of yourself and those under you.

Do not be deceived with the apparent independence and seeming "glory" of being your own manager, for nobody, from the billionaire to the chimney-sweep, is complete master of himself.



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## IN BUSINESS FOR YOURSELF

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He is dependent upon his customers and others with whom he comes in contact, and never is permitted to do as he pleases, however high may be his position in the business world.

## WORKING FOR YOURSELF

**N**O matter who you are, where you are, or what you are doing, whether you are in command of an army of industry or are the smallest member of the rear rank of the lowest order of labor, you have two commanders,—the one over you, and yourself.

Your second commander, yourself, is the greater of the two.

If you are not true to yourself,—in command of yourself,—and if you do not obey the orders of your better self, you are unfit to work for anybody, including yourself.

When you start in to obey another, begin at the same time to obey yourself, to occupy with yourself two personalities: first, yourself as commander of yourself; secondly, yourself as servant of yourself.

If you don't work both for yourself and under yourself, you are only half of yourself.

I am not recommending that you, as master of yourself, refuse to serve under another master, if you are an employee. And even if you are not,

there is a higher master, for no man, even though he may command the industrial army of the world, and at the same time be the political president of the universe, is the monarch of unlimited space.

The greatest is great because there is greatness about him and because he follows as well as leads.

If it is your duty to sweep the office, don't do it mechanically or unthinkingly, but allow your higher and better self to control your physical action.

If your present duty is sticking stamps upon envelopes, demand of yourself the sticking that sticks; and, as commander of yourself, be proud of yourself as servant of yourself in stamp-sticking.

If you are the junior bookkeeper, with little responsibility, as commander of yourself, demand of your second self the best of bookkeeping, and feel as much responsibility when you enter an item of a cent as you would if you entered an item of a dollar.

If you are in charge of a great factory, separate yourself into two parts: first, the superintendent-in-chief, in command of you as superintendent; secondly, the assistant under your first self; then demand of your second self work which

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## WORKING FOR YOURSELF

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your first self approves and of which it would be proud.

Command yourself to do your best work, and then do it.

You cannot do it, if you do not work under the direction of your commanding self.

Unless you work for yourself first, last, and always, you cannot render efficient or profitable service to anybody else, for the more faithful you are to your true self, the more efficient you will be to your employer, and to yourself when you are an employer.

I ask you to be proud of yourself and to have that pride which does not make you officious or objectionable, the real pride which makes you proud of your ability to receive and execute orders as well as to give them.

Remember that you cannot successfully wield the sword of command until you have as successfully shouldered the gun of labor.

## WORK

SOME years ago, in conversation with the dean of a great institute of technology, a man of international reputation as an educator, I asked him what he would say, if he had but a moment at his disposal, and were addressing a convention of young men. Instantly he replied, "WORK."

In those four letters, WORK, seems to be contained and summed up all there is for one to do, if he would succeed.

No man ever accomplished anything, ever amounted to anything, ever built up a reputation, who did not work, work intelligently, work persistently. The best of luck and of opportunity are worthless unless work is applied to them. History fails to record a single instance of any kind of success which was made without work, and everlasting work.

Although ability shows mightily in the result, by itself it is no better than nothing, if it is not worked out by work.

Opportunity has no value unless work is applied to it.

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## WORK

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Ask any man of fame or of fortune what helped him up the ladder of accomplishment, and he will say, "Work."

The opportunity to work is God's great gift to man, to be used by him, if he would succeed.

Without work no result is possible. With work no man knows the limit of result.

I am aware that many a man has worked hard and appeared to accomplish little; but, if he had not worked, he would not have accomplished anything.

Present conditions seem beyond the control of man, and do not, I admit, allow each individual to accomplish results equal in value; but, be that as it may, our only hope is in work, for, without it, we amount to nothing, and with it, we may amount to something.

Laziness is, I believe, the great fundamental cause of failure. It allows one to sit with folded hands, waiting for opportunity, and, further, to expect opportunity to produce results.

Opportunity, in itself, never did anything; and is of absolutely no use to anybody, unless it is not only grasped but worked upon.

Every man of mark, whether practicing in the field of labor, business, or profession, would have failed to obtain his position had he not at the

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## WORK

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start worked, worked hard, and continued to work during every day of his career.

Things may come to those who wait for them, but they may as well keep away, unless the waiter uses them, works them, and makes the most of them.

Discouragement and apparent lack of opportunity are not excuses for laziness.

Keep on working when the sun shines and when it rains. Work, and, under the law of averages, you will succeed. Refuse to work, and you are absolutely sure to fail.

Work makes all things possible. Work makes most things probable.

There is no place in the world for the man who will not work. Nobody wants him, and he is of no use to himself. Sooner or later he will join that vast army, most of the members of which are unworthy to receive even the support of the poorhouse.

Work!

## KEEP BUSY

**H**ISTORY has failed to locate a man or a boy, a woman or a girl, who ever made any kind of a success, who ever amounted to anything, who ever was in demand, who ever was respected, who ever obtained promotion, who ever was recognized as worth while for a friend, who didn't work, and work hard, whatever his or her station in life may have been.

The loafer in business, and in society, is without friends, and stands no chance of recognition. He never gets anywhere, and he never stays anywhere. He is despised, even by his kind.

There is no royal road to success. The highway leading to accomplishment is never straight, never smooth, and never strewn with flowers. It is a hard road to travel. If it were not so, there would be no incentive for ambition, and the whole world would stagnate.

We hear a great deal of talk about genius and natural ability. We are told that some men reach the top without working, without straining themselves. Facts force me to admit that one without ability will not rise as high as one who possesses



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## KEEP BUSY

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it; but all the ability in the world, magnified and intensified, is practically worthless without incessant labor.

There is no market for undeveloped ability.

The great vocalist, whose voice has thrilled millions, would have been but an unknown singer, if he had not trained what nature gave him.

The natural financier, who is jingling millions in the hollow of his hand, would have remained an underclerk, if he had not studied, worked, and developed his ability.

Success depends, not wholly upon ability, and not wholly upon development, but upon both.

Slight ability, well developed, is worth more than great ability undeveloped.

It is seldom that anything comes to those who wait for it; and, if it does arrive, the recipient does not know what to do with it.

The under man looks up to the one above him, and he may ignorantly assume that, because accomplishment seems easy to the man of success, it was not difficult for him to reach the goal. Work may not be strenuous after one has become fully trained, but ease in doing is dependent upon the hard work which preceded it.

May I not relate a little story? A man with a cinder deeply imbedded in his eye called upon

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## KEEP BUSY

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a great eye specialist. With a few movements of the fingers the cinder was removed, and the charge was twenty-five dollars. The patient had an altercation with the doctor's assistant. After he had expressed himself, the attendant quietly replied to him, "The doctor charged only a dollar for taking out the cinder, and twenty-four for knowing how."

This physician, who was able to command a large fee for a few seconds' or minutes' work, had spent years in developing his skill.

The same condition applies to all industries and to all business activities. One cannot know how to do anything, unless he has worked hard while a student or in the development state, after which difficult things become easy.

Keep busy, and you will climb.

Loaf, and you will fall.

## THE EASY WAY

**P**ROGRESSION'S road is never straight. It winds and counter-winds along the shores of the sea of life, crosses mountainous obstacles, goes down deep into the valleys of despair, and also enters the easy-going plains of the least resistance.

Since the day of creation men have hunted for the easy way, the short cut, the smooth, straight highway, that they might travel the shortest path leading to accomplishment. Some of them have arrived at their destination, aided by what we call luck, for the want of a better name for it; but men, as they run, win because they have the strength and the ambition to overcome obstacles, to leap over handicaps, to reach their goal, irrespective of the barriers of the road.

I have followed the careers of many men of mark, those who occupy places of honor and of responsibility, and not one of them has reached his destination over the easy way.

That which comes to you unsought, unstriven for, gives you neither pleasure nor satisfaction,

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## THE EASY WAY

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for you have not earned it, you have done nothing to get it.

An earned dollar is worth more to you than a hundred dropped into your begging hand.

When you get that which you struggle to obtain, it is yours, all yours, and you have a right to be proud of it, partly because it was not given to you, and partly because you won on a hard battlefield against a strong and valiant enemy.

Forget that there is an easy way, partly because you are unfortunate if you find it, largely because it is seldom to be found.

Thousands of men struggle harder hunting for the easy way than do those who armor themselves for the world's battle, get out into the open field, and are willing to fight for fame.

If you would amount to anything, if you would be satisfied when you reach your goal, determine to earn what you receive, to obtain it by hard and persistent struggle.

Place no dependence upon luck. If you meet it on the road, do not refuse to recognize it; but make it your slave, not your master.

If you work, you may accomplish; if you don't, you will remain in the ranks unless unreliable chance takes you by the hand and makes a pauper of you.

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## THE EASY WAY

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So seldom does the easy way appear, that we may consistently claim that there is no easy way; but, even if there were, I should advise you, young man and young woman, to refuse to travel upon it, though it appeared to lead to accomplishment.

Success is not measured by what it is, but by what was done to get it.

That which is thrust upon you, which accidentally arrives, even though it may be excessive wealth or fame, is not founded upon that stable foundation which is likely to endure in business or in any other department of the world's work.

All that is worth having is worth working for.  
There is no easy way.

## THE AFRAID AND THE UNAFRAID

THERE are two kinds of people in this world, —those who are afraid to do wrong, and those who are afraid to do right.

The “afraid-to-do-wrongers” are a pretty decent sort of chaps, of negative goodness rather than of affirmative virtues,—good and respectable citizens who figure in about everything except the police court.

The “afraid-to-do-righters” are the “namby-pambies,” the “wishy-washies,” the kind of people you feel like gently lifting by the nape of their wobbly necks and dropping into the gulf of nothing, where like meets like. They don’t amount to anything anywhere, and they are un-negotiable in every market.

Because they are afraid to do anything, they do nothing. They float out with the tide and float back again. They are very much like an exhibition pump I once saw at a mechanics’ fair, which pumped a noiseless stream of water from a tank back into the same tank.

Nobody amounts to anything who doesn’t do

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## THE AFRAID AND THE UNAFRAID

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something, and do it with all his might, who is not unafraid to meet either friend or enemy, who does not stand on his own feet, and who without bravado does not show in face and action that he is ready to fight for right and fight for himself when he is right.

The boys or men who win on every battlefield of life,—in business, in the church, at the bar,—are those who first find out that they are right and then push on and on, until they get somewhere, and when they “get there” they “stay there.”

These “unafraids” combine caution with bravery; they practice real bravery, for the truly brave never take undue chances, unless forced to do so. They don’t go around with self-placed chips upon their shoulders; they are not looking for a “scrap,” for they never “scrap” or use guerrilla tactics. They avoid danger; yet, when they have to meet it, they don’t try to dodge it, but walk up to it, look it in the face, and conquer it, unless it is beyond ordinary human power to do so.

They are not trouble-finders, and they avoid avoidable trouble; but when it is before them they ride over it and reach their goals.

The unafraid are the pushers of progress.

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## THE AFRAID AND THE UNAFRAID

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Without them the world would revolve only automatically, and its inhabitants would but eat, drink, and sleep, foraging for necessary food.

If you would succeed, be unafraid to do right.

When you know that you are right, fight for the cause with all your might, whether you are in business or in a profession, whether you occupy a high place or a low one.

Never forget that discretion always accompanies true bravery, and that no one who is really courageous fights when he does not have to, but that he fights for all he is worth when there is an enemy who stands between him and accomplishment.

Better die standing than crawl into the shadows of safety and let the blood of life run out drop by drop.

Keep your feet until standing-room gives out.



## YOU AS A COMMODITY

**L**ET me for the moment forget sentiment and treat the subject in a cold-blooded business way. Before doing so, however, let me say emphatically that I appreciate the better things of life, and would not place business above them, for real men are known and remembered, not for the money they earn, not for the material success they make, but for the good they do.

We must, nevertheless, at times, consider ourselves and our duties from a purely business standpoint, that we may render unto business what is due to business.

You, as an employee, are a commodity as much as is a barrel of flour, a chair, or a table. While business recognizes your character as an important factor, and while your personality, and what you really are, count mightily in the scale of trade, as well as in society, your fundamental value to your employer is what you can do for him.

Successful business is dependent upon the ability of the firm itself and upon the co-operation of its employées. Therefore, if you do not con-

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## YOU AS A COMMODITY

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tribute something toward making trade profitable, you are of no use to the business.

What you are, and what you do, are commodities, and you should sell them to your employer as the salesman sells goods to his customers.

No matter how menial your position may be, you are in business for yourself, and the better business you do for yourself, the better business you do for your employer.

If you do not respect yourself, and use yourself to your advantage, you will contribute nothing to your employer.

Because you are a commodity, it is your duty to sell yourself as such to the best advantage, and always to mutual profit.

The best trade in the world is an exchange for mutual benefit, contributing toward the success of both the buyer and the seller. You, then, must consider yourself a marketable commodity, and sell that commodity to the best mutual advantage in the common market.

Unless you have something to sell which is worth buying, you cannot dispose of it to your advantage or to that of the buyer.

The most insignificant bookkeeper has for his commodity his knowledge of bookkeeping and his ability to use it. There is a market for what he

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## YOU AS A COMMODITY

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has, and he should sell his possession as he would trade any other commodity.

It is just as much your duty to present yourself properly, to advertise yourself effectively, as it is to present and advertise any commodity.

A large proportion of the men who stay at the bottom remain there because they have not the skill to market their ability.

Over-advertising goods may sell them at the start, but their sale is transient.

Do not over-advertise yourself: do not claim to have that which you do not possess. Weigh and measure yourself as you would a commodity, then offer yourself for what you are worth, and, as you increase in value, demand a higher price for that which is worth more. If one customer will not pay it, go to another, but be sure that you are worth more before you ask for more.

## BE YOURSELF

**P**ERHAPS you're knock-kneed, and maybe your nose is crooked, and your eyes are crossed, and your mouth has a slant, and perchance your brain isn't overactive and you're not up to the normal level. What of it? You can't help it. You are as you are. Make the best of it.

Many a fellow with a physical deformity has headed an army of industry, and scattered everywhere are men who don't know as much as other men know, yet they have "got there" and "stay there."

Your success is dependent upon what you are and what you can do with what you have, not upon what you want to make of yourself or upon an attempt to develop what you don't possess.

If you are handicapped, you are. Accept it. Most men are,—those who succeed and those who fail.

Consider your abilities, whether they be great or small, as a part of your stock in trade. You can't change them in substance; but you can, if

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## BE YOURSELF

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you will, use even poor ability to more advantage than thousands of men handle great ability.

Success isn't altogether due to what you have, but to what you do with what you have.

Nobody can do more than one thing well. Select that which you can do the best, foster it, feed it, develop it, make the most of it, and you will succeed, even if you have little back of you, for persistency without much ability is worth more in any market than great ability without development.

Whether you are in school, or in trade, or in business, or entering a profession, be yourself, only yourself: first, because you can't be anybody else; and secondly, because, if you try to be other than yourself, you will fail, and fail completely.

Ninety per cent. of the musicians who live on unbuttered bread would have succeeded in some other line had they devoted their energies to something they could do.

Half of the business men who fail would have succeeded in some other channels.

Most professional failures are due to an insane desire to be professional, when every fiber of the mind is in tune with business or trade.

What you want to do is what you should do,

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## BE YOURSELF

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provided you can do it; but what you want to do is of no consequence, if you have not the ability to accomplish it.

Better be proficient in little than inefficient in much. Better run a corner grocery, and make a good living, than attempt to manage a chain of stores when you have not in you the stuff from which big things are forged. Better be the skipper of a fishing-smack, and seldom miss a catch, than stand on the bridge of an ocean liner, which is going to the bottom because you don't know how to navigate it.

Be yourself, your whole self. You can't be more. You should not be less. Maximum your goods. Minimum your bads. Find your best self,—feed it, train it, work it, rest it, grow it into the full bloom of your character flower. Do what you can, and don't try to do what you can't.

## YOUR IMPORTANCE

**I**N the words of Shakespeare, "To thine own self be true, and it must follow as the night the day, thou canst not then be false to any man."

Whatever your station in life, whether you are a tonsorial artist, Professor Jones, the boot-black, or in command of an army of industry, the biggest man in all the world to you is yourself.

God has presented you to yourself, and to yourself you are responsible. No one can take your place.

In the School of Life there is no standard of measurement. From the little thing is built the big thing. Each brick, each stone, in the monument, yes, every particle of mortar, is of consequence, and no man can say that the little stone is not as necessary to the whole as is the great granite block at the foundation.

Did you ever stand on the shore of the ocean and throw a pebble into the ever-moving water? There is a ripple, and that movement progresses until it strikes the strand thousands of miles away.

Men succeed in every department of life, work-

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## YOUR IMPORTANCE

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ing from the inside outward, not from the outside inward.

What is in you represents what you are.

All that you do, all that you think, all that you are, comes from within and not from without.

You have been elected commander of yourself; over you there is no real master save God Himself.

Environment and conditions may interfere with your progress. You may meet hard and difficult handicaps, and you may receive assistance from your friends and from the world at large, but, fundamentally, what becomes of yourself is what you make of yourself.

You cannot be a good citizen, you cannot be a good worker, you cannot accomplish anything for yourself or for others, unless you are true to yourself first.

Remember the old Bible phrase, "You cannot grow figs from thistles."

You may have little natural ability. What of that? If you make the most of what you have, if you develop it, you will not be a failure, although your pockets may be nearly empty and your social position below the average.

I am aware that we do not have equal chances in this world, and I admit that many a man suf-



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## YOUR IMPORTANCE

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fers from unavoidable disaster; but, if he does his best, he is the equal of any man who has done his best, even though the other man may be King of a Monarchy or President of a Republic.

Lack of great ability is not the common cause of failure. An unwillingness to use ability, however small it may be, is fundamentally responsible for practically all of the disasters in the catalogue of trouble.

Men who are commanding thousands, and holding millions of dollars in the hollow of their hands, were as earnest and as faithful when they swept out the office as they are to-day in the management of their enterprises.

No officer ever commanded an army who was not as successful under command. No general ever wielded the sword who did not faithfully carry the gun.

The great merchant sprang from the faithful and earnest office boy. The great railroad president was known as the best brakeman on his division.

The head of your department once occupied your position, and he got up in the world because he was true to himself when he was down in the world.

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## YOUR IMPORTANCE

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Don't try to be what you are not. Take what you have and use it to the best advantage.

Little things done well, when you have only little things to do, prepare you for great accomplishment.

## PETTY JEALOUSY

THE truly great are never jealous of their fellows. In their composition there is no room for jealousy. They mind their own business and are anxious for the success of others. They realize that the more others succeed the easier it is for them to accomplish.

Nobody ever made a legitimate success of anything by pushing others down, by envying the accomplishments of others, by being willing to live by the work of others, or by borrowing or stealing that which rightly belonged to their neighbors.

There is no sin in business, or in social life, more virulently poisonous, more degrading, more disastrous, than is jealousy. It destroys the very fabric of result, and invites failure.

The disease of jealousy is ever spreading; like a weed it grows in every community. It is in the home, in the office, in the store, and in the factory.

Most practitioners of jealousy, however, are confined to those who seldom amount to any-

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## PETTY JEALOUSY

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thing, and who are little better than derelicts, floating aimlessly upon the sea of life.

Nothing interferes so much with business efficiency as does jealousy, and particularly that petty jealousy which usually is without foundation and seldom has any adequate excuse.

Jealousy in the office, as well as elsewhere, is a product of the lower instincts, springs from the worst side of human nature. It interferes with the effectiveness of those who are responsible for it, and injures those at whom it is directed.

As long as we remain uncivilized, and as long as business is hard and cruel at times, not always from choice, but often from inexplicable necessity, justice will not be permitted to have uninterrupted sway. None of us is absolutely fair, nor can any of us judge with complete accuracy. For this, and for other reasons, many a man is promoted when a more deserving one is held back.

Opportunity is not always distributed with equity; but you, even if your deserts are not recognized, are in the same boat in which others are sailing, and others, as well as you, are subject to accidents.

To be jealous of others, because they have rightly or wrongly advanced beyond you, does not

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## PETTY JEALOUSY

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help you, but rather hinders your progress. It does not add one inch to your stature, but dwarfs you and prevents you from doing your utmost.

The jealous man is usually so busy practicing this evil that he has little time to attend to his duties. He is administering self-poisoning, is saturating his mind with the thoughts that encourage failure.

Jealousy uncontrolled rides roughshod through our better selves, leaving a trail of disaster, which is likely to allow little opportunity for the good in us to have steerage way.

Do not play with jealousy. It is a sword without a handle, and is more likely to wound you than him at whom it is pointed.

If you would have others help you, help others. There is no law in business stronger than that of reciprocity.

## “SUNNY SAM”

**I** HAVE a friend whose name is Sam. He is older than I am in years, but he is the youngest man of his age in the whole wide world. He looks like Santa Claus, and the boys call him “Santy.” He is physically strong and mentally alert, because he was born that way and because he has taken care of his body and of his mind, and has lived a normal life, free from dissipation and the other habits which take the ripeness off old age, making a man prematurely aged.

Sam is a big man in the town in which he lives. He has occupied high positions and has established many practical philanthropies.

Everybody knows Sam, and everybody is glad to see him, for he is glad to see everybody, and he lets people know it. His face is like a great big sun, always shining, never under a cloud, and he fairly radiates good cheer.

When Sam’s friends are despondent, because things don’t go right with them, when they are sick or in any other kind of trouble, they go to see him, look at him, talk with him, feel better, and then are cured.

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## "SUNNY SAM"

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Why not be a "Sunny Sam"? Why not be known for your smile, your hearty cordiality, your ever-present willingness to help your fellow-men? It won't interfere with your business, and will add tremendously to your pleasure.

Not what we do for ourselves, but what we do for others, counts all along the line, and in the round-up, too.

The best way to have a good time is to help others to enjoy themselves.

The best way to succeed is to aid others to win.

We are remembered, not for what we do for ourselves, but for what we do for others.

The fellow who thinks only of himself has only himself for company, and is in mighty bad company.

Self-friendship isn't friendship at all. At the best it is the gratification of the miser who loves only what he has, envies others for what they have, and refuses to distribute what he has hoarded, be it little or much.

All the good in the world, kept in cold storage or in solitary confinement, is no better than no good at all.

Not what we have, but what we distribute, is of value to us and to the world.

Unused ability, like uncirculated money, does not help trade in any market.

What's the good of uncirculated good? The unused is useless. The used, even though it may not be satisfactory, is far better, and is worth more, than stagnant perfection.

Men are loved for what they like to do, and do for others, not for what they do for themselves.

The selfish man of wealth is catered to by the puppets whom he pulls with a string, but nobody respects him, nobody loves him, and everybody is glad when he is gone, particularly those who inherit his abundance.

When you build your storehouse for the keeping of your money, of your learning, or of your ability, see to it that your exits are as large as your entrances.



## SUNBEAMS

**B**USINESS is hard, very hard, because it is hard by nature, and because men make it hard.

Half of the offices are dark and dismal, not because they have to be, but because they are made so by those who live in them.

Why is it that the fastidious man of artistic temperament, who insists that his sitting-room be cozy and inviting, and his bedroom light and airy, is willing to spend three-quarters of his waking time in a room little better than a box-stall, or with his desk planted in a corner of the warehouse basement? He demands order at home, and pays no attention to its maintenance in the office. He will sit for hours in his home conservatory and enjoy the plants and flowers, and he is proud of his outdoor garden, yet he lives in an office less sanitary than the average stable.

No wonder the average business man is irritable and often sick. No wonder he gets home tired out five days out of six.

Do you realize, men of business, working for

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## SUNBEAMS

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yourself or for others, that from half to three-quarters of your waking hours are spent in your office or store, that you live there more than at home, and that your business environment should be as pleasant and as inviting, if possible, as your home?

Thousands of men insist upon sanitary homes and bedroom ventilation, and yet they spend their days in sealed offices without the sunshine and sufficient fresh air.

If your home is pleasant, is there any reason why your office should be less so?

If the place in which you sleep is conducive to happiness, is that an excuse for a business environment which encourages headaches and irritability?

If your children need light and air in which to grow, isn't it just as necessary for you to have them to make the money with which to support your family?

If you enjoy plants and flowers, why should not some of these grow and bloom in the office?

Do you realize, Mr. Employer, that most of those who work for you, and under you, would accomplish more, and do better work, if their surroundings were cheerful and healthful?

We are dependent upon our environment, and,

like the chameleon, we take the color of the things about us.

What of the expense? Really, it is too small to count. A few dollars will make an office cheerful, and it is money well spent.

Perhaps the city dweller, living in a forced environment with a forced draft, may claim that it is impossible to live closer to outdoors. Perhaps it is, in some cases, but I have seldom seen a stuffy office or counting-room which could not be made more airy and more cheerful with the expenditure of a little time and money.

If you can't help it, don't; if you can, do.

## THE MAN,—NOT THE JOB

**I** RECENTLY had a profitable interview with a Chicago captain of industry, the manager of a business running into the hundreds of millions, employing thousands of men and women. He made a remark which I shall never forget, for it contains much of the meat of success. He said, "It is the man, not the job, that counts."

Like all other concrete statements, this one is subject to analysis, and should not be taken in a wholly literal sense.

It is obvious that many men of ability are held down by their positions; and it is also self-evident that the world, particularly that of business, does not give equal opportunity.

Thousands of men fail of accomplishment through no fault of their own. They are energetic, faithful, and ambitious; yet what we may call luck or circumstances, for the want of a better word, seems to erect an insurmountable barrier. Struggle as they may, at times it is apparently impossible for them to overcome their handicaps.

Taking men as they run, however, we find that

most failures are due to the men themselves more than to environment or to other circumstances.

Men of mark, as a rule, deserve what they have received. They have voluntarily applied themselves with diligence to their tasks, and have made reasonable sacrifices for the sake of accomplishment.

It is fairer to deal with averages than with exceptions. If we do this, we must then place the bulk of the responsibility for success, or for failure, upon the man himself, rather than upon his surroundings.

The man of ability who applies himself is more likely to win than to lose. The man of great capacity who does not make the best of his opportunities, or who does not everlastingly seek opportunity, is as likely to be a failure, and, perhaps, more so, than is he who, with ordinary ability, uses what he has and makes it render all that it is capable of producing.

Speaking generally, then, the remark of my Chicago friend is true. *It is the man, more than the job, that counts.*

The great man can develop a small job, and either make something worth while of it, or else use it as a stepping-stone to better things; but the mediocre man is not apt to take advantage

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## THE MAN,—NOT THE JOB

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of opportunity, and he is not likely to fill any position satisfactorily.

Notwithstanding fierce competition, periodical depression of business, and the innumerable handicaps which seem to pave the road of progress, the average man is, to a certain degree, in command of himself. He is more or less able to do what he wants to do, and to override any except extraordinary obstacles.

Every man is an individual, and in his individuality is vested all that he possesses. It is for him to say whether he will use his powers for the benefit of himself and his community, or whether he will waste what Nature has given him and refuse to grasp and to hold the hand of opportunity which has been, or may be, proffered to him at every turn of the road.

Nowadays it is not as customary as it once was to establish positions and then look for men to fill them. We look for the man and then adapt the position to fit him.

It is "up to you," not "up to" your job.

## HOW TO GET A JOB

THE fundamental way to get a job is to go out and look for it.

The job is there waiting for you.

If you wait for the job, you and the job will never meet.

Jobs, like opportunities, stay where they belong. They don't move about, and they are not particularly cordial.

I have never seen a job with a beckoning finger that stood out in the broad, wide street and asked somebody to come and take it.

The job minds its own business, and stays where it is. It is "up to you" to locate it, but you must do something more than find it. Knowing where it is won't do you any good if you don't walk up to it and get mighty close to it, and tell the job that you want it.

Urge the job, coerce the job, grasp the job, grab the job.

Perhaps there isn't a job for every jobber. Perhaps, at times, what you want isn't within your reach. Very well. Don't wait for the job

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## HOW TO GET A JOB

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you want. Take the job you can get, and work while you wait.

The fellow with a job can get a better job ten times more quickly than can the fellow out of a job.

Just remember that the job won't go gunning for you. You must gun for it, and you must aim straight to hit it.

Scattering shot is all right for bringing down tissue-paper birds; but, when you want to hit anything worth while, you must use rifle bullets, and you must take careful aim, and you must have your gun ready, so that when you come in sight of the game all you have to do is to aim and fire at it. For, if you have to load, very likely it will pass out of sight before you are ready to fire.

Go after the job, for the job won't come to you. Go at it with both feet and with both hands stretched out toward it. Don't ask it to come to you, for it won't.

The fellow who doesn't know how to get a job is not worth much on any job.

If you don't know how to get a job, learn how, because, unless you do know how, the chances are that you are unfit to handle any job.

It is just as important to learn how to *get* a



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## HOW TO GET A JOB

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job as it is to know how to *keep* a job; perhaps more so, because you certainly cannot keep a job until you get it.

Don't walk after a job; run after it.

## LOOKING FOR A POSITION

**B**USINESS is a cold-blooded proposition, notwithstanding the fact that the majority of employers are kind-hearted and generous, and take a personal interest in those who work for them.

Business would not be business, if its prime object were not to make money. Consequently, every one connected with it, from the office boy to the president of a corporation, must contribute something to the direct income, or to the general prosperity, of the firm. If he cannot "deliver the goods," he will not be retained.

Every business man, and all those connected with him, are, and rightly should be, commercial commodities, as much so as the stock in trade or the goods manufactured.

I am not asking you to forget the niceties of life, or to refuse to consider the ethical side of things, for there is something above mere livelihood-earning or financial prosperity; but, if you would succeed in business, you must not forget that you are a commodity, and at times you must

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## LOOKING FOR A POSITION

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strip from yourself the purely sentimental and consider yourself a part of marketable goods.

If you do not do this, you are unfitted to enter the field of business strife, and would better confine yourself to some profession. Even in this case, however, you have to "make good" or fail.

Life is made up of the material and what may be considered the spiritual. To forget the material side is to dwarf the spiritual side.

If the Almighty considered it necessary to house the mind or spirit within a material covering, man has no right to ignore the purely material, but should use it as a means to a better end.

A while ago a professional man said to me that he "preferred the landscape to the land." He would give me to understand that he had nothing in common with the mere material, but had lifted himself above it. Instantly, I replied, "You are a 'dead beat.' You are willing to plant yourself on another man's land at his expense, to live by the toil of those who make it possible for you to be idle."

When you are looking for a position, do not forget your better self, but realize that it is dependent upon your material self, which must feed and clothe it.

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## LOOKING FOR A POSITION

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Present yourself to your would-be employer as you would your goods if you were a salesman. For the time being you are a salesman of yourself. Your ability is a commercial commodity, and you have it for sale, as much so as the dealer in flour and molasses, who must make his living out of them, has his goods for sale.

Look into the sky, if you will, and allow the stars to guide your future life; yet, while on earth, and obliged to take from the earth the necessities of life, you must not ignore them, but consider them as holy commodities, as the material things which will lay the foundation of your later betterment.

You will suffer hardships. All men have. You will feel that you are misjudged. All men have been. You will think that you are not given a fair chance. No man has had all the opportunity he desires. You will become discouraged. All men have been.

It is your duty to yourself, and to your future, to corral your material possessions,—your ability to “make good,”—and then to present them when applying for a position as you would if they were cold and inanimate commodities.

## ADVERTISING FOR A JOB

THE business men of America spend more than six hundred million dollars annually in advertising their commodities. If advertising didn't pay, they wouldn't do it, and advertising is increasing.

If it pays to advertise goods, why should it not pay to advertise for a position? Is not the applicant, commercially speaking, for sale? If what he is and what he can do are marketable commodities, should they not be presented and advertised as are other commodities?

Nobody wants to buy of the seller who doesn't want to sell what he has, and nobody cares to hire anybody who doesn't want the position and who doesn't make a vigorous effort to obtain it.

The would-be employer recognizes enterprise, and advertising stands for progression. It is an acknowledged mark of earning capacity.

Lazy folks don't advertise, and unsuccessful men make little effort to push their wares.

The employer wants the boy or man who not only will help himself after he gets the job, but will help himself to get it.

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## ADVERTISING FOR A JOB

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Every newspaper carries "Want" advertisements, under headings like "Situations Wanted," and these advertisements are read by concerns looking for employees, from office boys to salesmen, from bookkeepers to managers. The expense is very slight, considering the circulation of the newspaper and the fact that the advertisement appears only in the column which will be looked at by those who are interested.

If you are out of a job, or want another job, use every method to procure it.

When out of work, work as hard to get work as you work when at work.

If you haven't enough self-respect to show enterprise, to let people know that you are out of a job and want one, then you lack the first requisite of success.

You are nothing more or less than a marketable commodity, and you must sell yourself as goods are sold.

There is nothing in the world which facilitates trade more than good advertising.

Let your advertisements be frank and to the point. Tell in a few words what you are, your experience,—if you have had any,—and what you are looking for.

There is no need of advertising that you are

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## ADVERTISING FOR A JOB

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honest, or that you will be faithful, or that you will render efficient service. Those things are supposed to be understood.

Get right down to "rock bottom." If you want to learn business, and have no preference for any particular kind, say so in as few words as possible. If you have a preference, there is no reason why you should not make it known.

There is no need of giving sex if the column is headed "Male Situations Wanted," or "Female Situations Wanted." When the sex is not specified at the top of the column, then give it. The term "man," "woman," "boy," or "girl," is preferable to "lady" or "gentleman."

## ANSWERING HELP-WANTED ADVERTISEMENTS

EVERY newspaper carries in each issue from a few to several hundred advertisements of help for every class. Most of the addresses refer to post-office boxes or to newspaper numbers. Comparatively few advertisers give their real names and addresses. Consequently the applicant does not often know whom his letter will reach.

Every one out of a job, or desiring to change his position, should follow the "Want" advertisements in every paper published in his vicinity, and should answer all of those which appeal to him or which appear to offer any inducements.

The application should be plainly written, preferably on the typewriter, and addressed precisely as directed in the advertisement.

The applicant should briefly enumerate his qualifications, never failing to give his age and experience, and he should also name the positions he has filled, including the titles of the firms for which he has worked. If he has resigned, or has been discharged, he should frankly admit it, and state reasons. It is no use to cover up anything,



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## ANSWERING HELP-WANTED ADVERTISEMENTS

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because sooner or later the facts will be discovered.

References should be given, but original letters of reference should not be enclosed, as the receiver may not return them. Either enclose copies of letters of recommendation or give the names and addresses of the references and the business of each one. Do not say "I refer to Mr. John Smith, 44 Blank Street," but say "I refer to Mr. John Smith, President of the Smith Manufacturing Company, 44 Blank Street."

When answering a business advertisement, give preference to business references, and do not refer to more than one doctor, minister, lawyer, or other professional man, because business men know that the average professional man will speak well of anybody.

If you live with your parents, so state, and in every case give your educational qualifications.

If you are applying for a stenographer's position, give your speed. Don't say that you can take ordinary dictation, or that you are rapid. Say that you can write so many words a minute and can read your notes.

If the advertisement asks you to give salary, specify it. If the advertisement does not so request, it is optional with you.

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## ANSWERING HELP-WANTED ADVERTISEMENTS

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Each statement should occupy a paragraph.

Confine yourself to one page.

Write on only one side of the sheet.

Sign your name in full, except your middle initial. Do not say "G. T. Smith," but "George T. Smith."

If you are a woman, sign your name "(Miss) or (Mrs.) Mary T. Smith."

In the lower left-hand corner typewrite your full name and address, and give your telephone number, if you have one. If the references you enclose have telephones, give the numbers.

Be careful of your spelling and punctuation.

Use the fewest words that will tell your story, but don't practice brevity to the sacrifice of completeness.

Never start your letter, "Having seen your advertisement in the ——— I hasten to reply." That is superfluous. Start in to tell what you are without introduction. If convenient, deliver your application in person; don't wait for the mail. Get up early and buy the first edition of the paper.

The early applicant catches the job.

## THE DISAGREEABLE JOB

**N**O matter what your position may be, whether you are at the head of a department or occupying the most subordinate position, a part of your work will be disagreeable or irritating and will not appeal to you. It must be attended to, however; and the more quickly it is accomplished, the better. To postpone it, think about it, and worry about it, is as foolish as it would be to delay the taking of a dose of medicine, which you know you have to swallow, placing the bottle in front of you, thinking about it, and dreading it, instead of taking it.

Years ago I adopted the principle of doing the disagreeable task first, that I might get it out of the way and off my mind, and be able to look forward to the doing of more congenial duties.

The anticipation of disagreeable work is harder to bear than the doing of it, and the longer you think about it, the worse it gets and the more irritating it appears to be. If you immediately attend to it, you will have the satisfaction of seeing it grow less as it approaches accomplishment,

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## THE DISAGREEABLE JOB

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and you can anticipate being through with it; while if you postpone action it will weigh more heavily on your mind and its disagreeable qualities will be magnified.

Do not labor under the impression that, because you occupy a subordinate position, the bulk of your work is any more disagreeable than will be a proportion of your duties when you rise from the ranks.

Every man of accomplishment, even though he is at the top of the ladder of fame, has disagreeable work to perform.

I recall the incident of a young fellow who shipped before the mast. He had to wash decks and do much hard and menial labor. He envied the captain, who had a cabin of his own and who apparently had nothing to do. In the course of time our young friend became commander of a splendid vessel. The responsibility of a million dollars' worth of property, and the lives of a thousand people, was upon him. True, he had no real mechanical work to do, and there was nothing to soil his hands or his uniform. Every one on board touched his hat to him. He was supreme in command. Many a night in a dense fog, or when the waves were lashing his ship, he wished himself back in the fore-castle where

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## THE DISAGREEABLE JOB

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he had to do only what he was told to do and carried no responsibility.

The higher you climb, the more liability there is of falling, and the fall is more likely to dash you to pieces.

Most disagreeable work is troublesome because you make it so, because you think about it and dwell upon it.

Every piece of necessary work should be considered your work, and the most important of your work while it lasts.

Dignify your labor, whether it be shoveling coal or commanding an army. Love it. Love takes the sting out of labor.

## KEEPING A JOB

THE philosopher has said that any fool can earn money, but that it takes a wise man to keep it.

This moss-covered adage may be reversed to read: Any fool can get a job, but it takes a good man to hold it.

First impressions count mightily in obtaining a position. The employer, who naturally does not know much about the average applicant, except his general record, allows appearance to influence him in making the engagement. A bright-appearing boy or man, provided there is nothing against his character, can easily obtain a position, although it is obvious that he may not "make good," because he is too young or has not had the opportunity.

Therefore, the employer must naturally be guided, to an extent at least, by the way the applicant appears.

While some men possess the ability to read the face, and to diagnose character, mistakes are likely to occur, and their liability is recognized, yet the man with a good appearance stands twice

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## KEEPING A JOB

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as good a chance of obtaining a position; but this advance impression and appearance amount to nothing after the employee has been given an opportunity. He must be satisfactory or he will lose his position.

Appearance counts for little in the round-up. Intrinsic value is then exclusively considered.

I can recall dozens of men of fine personal appearance who are magnetic and pleasing, and yet these men do not hold their positions. It is easy for them to get a job, but for some reason they do not seem to be able to retain it. Therefore, I say to the employee, "Do not bank upon your personal appearance, no matter how favorable it may be. Do not allow yourself to be deceived because you are fine-looking or dress well and appropriately."

Good looks count in business, and appropriate dress is to be encouraged; but neither of them has what may be considered fundamental or intrinsic value. All things being equal, the man of good appearance, and well dressed, is worth more to his employer than is one of equal ability but of objectionable personality and untidy.

As water finds its level, so is ability likely to reach its proper position. Capacity, with a will-

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## KEEPING A JOB

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ingness to use it, constitutes the right to promotion.

The employee should work as hard to keep his job as he has worked to get it. He should not consider his position as permanent because he holds it, nor should he sit upon his job and assume that he is holding a stable seat.

The right start is worthless unless one continues to "deliver the goods."

It may not be necessary for you, as an applicant, to prove your ability when you begin to work, but it is absolutely essential that you furnish evidence of capacity after you have obtained the position, if you would hold it.

I desire again to impress upon my readers the fact that ability without an intense desire to improve is worth very little in any market. Stagnant capacity is not a commodity. We are measured by what we do with what we have, not by what we have.



## OUT OF WORK

**H**UNDREDS of thousands of men and women, of all ages and conditions, are out of work, a result due as often to circumstances over which they have no control as to incompetency or some dishonest or other act on their part.

Business is subject to financial and other depreciation, and quite often the mercantile house is obliged to lay aside its workers, either temporarily or permanently.

It is obvious that the employee must meet these conditions and suffer accordingly. Even though he may be unusually competent, and have rendered the most efficient service, there is always danger of disaster.

It must be admitted, however, that the proficient worker is likely to be the last one removed, and that he stands a better chance of re-employment. Notwithstanding his ability, however, he may at times be thrown out and down. He should accept conditions as they are, make every effort not to be discouraged, and push himself with all his might into another position,

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## OUT OF WORK

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strenuously making application in every available direction, working as hard to obtain a new position as he did while holding the old one.

He should follow the want advertisements in the newspapers, advertise for a position, notify his friends, and through letters and verbal introductions get into close contact with houses where there are possible openings. He should use every available opportunity, even boring his friends. The longer he is out of a position the harder it will be for him to obtain one.

Employees discharged for a cause due wholly to lack of attention, dishonesty, or other overt act on their part, are at a tremendous disadvantage. They cannot cover up their shortcomings. A reputable employer is not likely to give them a clean recommendation, and the majority of houses will not engage any one who cannot bring a recommendation from his last employer.

I should advise the members of this class to admit the reason frankly. Deception is not likely to win. Hard as it is, the applicant should tell the truth and assure those to whom he applies that, although he has made mistakes, even done great wrong, he is repentant and proposes to turn over a new leaf and begin again, using the errors of the past as safeguards for the future.

While many business men are prejudiced against the wrongdoer, there are employers who will give one another chance, if he is frank and honest and furnishes evidence of a desire to right himself.

Let us suppose, for example, that you have been discharged for intemperance. Nobody wants a drunkard; but, if you will furnish reasonable proof that you will not again resort to the cup, there are men who, instead of throwing you down, will help you to rise. You are "damaged goods," so to speak, and you cannot hope to sell yourself from the regular counter of trade. You must begin again, and lower down, paying the penalty of your indiscretion.

Realize what you are, or, rather, what you have been; and, with a determination to do better, offer yourself to the market, making no pretense, covering up nothing, but presenting yourself fairly and frankly, emphasizing the future, admitting the past.

## ACQUIRING INFORMATION

**Y**OU can't know it all. Don't try to. Your brain and your time are limited. If you carry in your head the fundamentals of knowledge, and are familiar with current topics, you have all that you have a right to expect, and all that you can conveniently hold.

Ability to find out what you want is as valuable an asset as actual knowledge in the premises.

The answers to ninety-nine out of a hundred questions can be obtained over the telephone or found in the good reference library, and many of them are in the dictionary. A little, but persistent, effort on your part will enable you to locate immediately the man who, or the book which, has the answer, or can direct you to the man or book possessing it.

Let us suppose, for example, that you desire to know the average thickness of silver plate. If you are not in the silver business this information is of only transient value to you, and it would be absurd for you to retain it. Telephone to any jeweler or silversmith. He knows.

Perhaps you desire to locate the author or pub-

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## ACQUIRING INFORMATION

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lisher of a not very well known book. The head of the editorial department of a publishing house, or any editor, can give you the information or tell you where it can be obtained.

Your employer may desire to have his office chairs upholstered, and he would consider a durable imitation of leather. Nearly every leather manufacturer or furniture maker,—and you can reach them by telephone,—can give you information.

If you are seeking special education, or desire to take a night course, the superintendent of schools, or the state commissioner of education, or any educator will gladly assist you to select the best institution.

Your employer, or you yourself, may desire to know of what mucilage is made. Any stationer can tell you or give you the name of some one who knows.

You are looking for a historical date. The librarian has this information at his tongue's end or can easily locate it.

You are considering the purchase of a new filing system, and want the best. Obtain the catalogues of the leading manufacturers and consult with houses using those systems.

You would obtain some information regarding

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## ACQUIRING INFORMATION

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certain imports and exports. Perhaps these data are in book form. Your librarian knows or the president or any official of a board of trade or chamber of commerce can help you.

When you want to know anything telephone, write, or call upon some party who you think is likely to have the information or who can locate for you the right man or book. Don't try to carry it all in your head. You have not room for it. Simply learn how to get it when you want it. The process is easy.

Don't forget the dictionary. There is more in it than most people think there is. I suggest that when you are not busy you become familiar with it. You will find the acquaintanceship profitable.

Don't carry an overstock of burdensome information. Know where to find what you want when you want it.

## POST-SCHOOL EDUCATION

**A**CADEMIC or school education, however liberal or effective it may be, is, and must be, confined to the fundamentals, and is intended to enable the pupil better to present himself, both in society and in business, than he would be able to do if he were without it. To force a school or college curriculum beyond this point has been proven to be a complete and recognized failure.

Education never ends. He who considers himself educated because he has a high school or college diploma, or a Ph.D. degree, is an educated fool, unfitted to assume any responsibility or to do anything beyond academically and automatically attempting to inject into others what has been injected into him.

Men of mark, men of accomplishment, men worth while, never graduate from the University of the World, for they voluntarily remain undergraduates, studying day by day, and becoming more proficient as the years roll by. Whatever their station in life may be, whether they occupy the most menial positions or are in command of great industries, assuming enormous responsibili-

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## POST-SCHOOL EDUCATION

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ties, they are all the time absorbing information, obtaining what is literally education, which they use, or expect to use, to advantage. With a good academic education back of them, they are better able to handle this higher education acceptably and profitably.

Whatever they come in contact with is their teacher, and they go to school, whether they are hod-carriers or the directors of railroads.

The little, as well as the great, incidents of life teach them how to avoid failure and how to win success.

They learn of the world at large, pitting the negatives against the affirmatives, that they may obtain positive results.

They read, they study, they become familiar with everything pertaining to their condition, and frequently they examine themselves, criticise themselves, take account of stock in themselves, that they may be surer of their proficiency.

They never play truant from the perpetual school of the world. They do not make excuses or skip its sessions, for they know that their success is assured by their faithfulness to study, and to their work and experiment in the great laboratory of affairs.

No matter what your academic education may



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## POST-SCHOOL EDUCATION

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be, do not stop studying at the receipt of your diploma. What you have learned at school or college is worth little or nothing to you, unless you continue to be a student, unless you consider the world of activity your teacher, and keep on studying and learning as long as you live.

The time to stop studying is the time to stop living, for all men are as dead men when they feel that they have nothing to learn, or when they discontinue their education.

All the world is a school, and all the men worth while are its undergraduates.

## THE UNIVERSITY OF THE WORLD

**H**OW long should the young man or the young woman attend school?

As long as he or she lives.

Graduation from a grammar school, a high school, an institute of technology, or a college, does not present to the pupil a diploma or a degree negotiable in the market of the world. This fundamental academic education is essential, but he who is satisfied with what the school gives him is never going to give satisfaction.

From the school, and from the college, we enter the University of the World, a school which has no beginning and no end. What has come before prepares us better to pass the continuous examinations of activity, but all the school learning which it is possible for one head to hold, all the academic training which all the schools of the world can give, will not fit one to maintain a high standing in the University of the World.

Out in the great open, away from parental

care and school protection, we must learn for ourselves, without the kind and considerate instructors who were with us in earlier days. We must meet competition and even unfairness. We must stake out for ourselves the road which we are to follow, unguided by the kindly hands of the past.

No matter what your school education may be, you will not succeed unless you enter the University of the World, not as a finished scholar, but as a student, willing and anxious to learn from both persons and conditions.

I am not depreciating the value of academic education. While one may succeed without it, he does not stand anywhere near as good a chance as does one who has been properly school-trained.

The good school does more than impart information or education. It fits one better to understand the conditions by which he is surrounded, it teaches him how to teach himself.

The fact that many of our great captains of industry, and even some of our most eminent professional men, have attained success with little academic education, is not an argument against the school or the college.

It is a fact, however, that he who depends upon his school training, or upon what he has obtained in school, and is unwilling to become a pupil in the University of the World, is going to fail, and fail miserably.

Education has no value unless one knows how to use it, how to distribute it.

He who is satisfied with what the school has given him, who gives up his study as soon as he leaves it, is no better than a stagnant pool which wastes the space it occupies and contributes nothing of beauty or usefulness.

The life of activity will be your college, your calling will be your instructor. Will you learn of them and by them, or will you move on, satisfied with your school education, depending upon what you have learned, forgetting what you should learn?

Young man and young woman with your school diploma, and you with cap and gown, who have just received your college degree, be proud, if you will, of the parchment, for it stands for something accomplished; but do not look upon your academic education as anything more than a preliminary to what you are about to learn, to what you are about to experience.

The University of the World will not admit

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## THE UNIVERSITY OF THE WORLD

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you on certificate. You must "make good" before a Faculty of Activity.

Not what you have, but what you can use, counts.

## FOREARMED

**O**PPPOSITE my study is a large and fashionable apartment house, equipped with all the modern conveniences, and containing nearly half a hundred suites. In the small hours of the morning a fire started, probably in the basement, and it is said to have mushroomed throughout all the floors save one. Seven deaths and several serious injuries resulted.

Somebody, I don't know who, rushed across the street to the alarm box, intending to call the fire department. Upon this box is printed, "The opening of the door does not give the alarm. The hook inside must be pulled." The opening of the door rings a bell, which alarms the police and others, but it does not notify the fire department. *The hook inside must be pulled.*

The person in question either did not know this or had forgotten it. He turned the handle of the door, which started the bell ringing, *but he did not pull the hook.*

According to reports, ten minutes elapsed before a policeman discovered the open door and *pulled the hook.* The fire department, through

no fault of its own, lost ten minutes in reaching the fire.

Men familiar with conflagrations have said that probably no lives would have been lost had *the hook been pulled* when the door was first opened. Ten minutes stood between life and death for seven people, and death won on account of the delay. In all probability seven lives would have been saved, and many injuries would have been avoided, if the person going to the box had known that *the hook should be pulled*.

Thousands, yes, hundreds of thousands, of intelligent men and women, while proficient and careful in big things, forget the little things. Nearly every great disaster is the result, not of lack of high intelligence, but of ignorance of the little things which always precede the doing of great things.

Investigation seems to indicate that comparatively few employers or employees know the location of the nearest fire alarm box, although the fire department is scrupulously careful to send them printed information. They throw the information card into the wastebasket and forget all about it.

The foregoing instance simply illustrates a fundamental principle. Business and professional

men, heads of departments and employees, seldom make great errors, but owe their disasters to lack of knowledge of those little things which lead to catastrophe.

The man who is late may continue to be tardy for years, without apparent injury to himself and others; but one instance of tardiness may be sufficient to destroy a warehouse or to sacrifice a hundred lives.

Criminals seldom begin by committing wholesale murder or a large robbery. They steal a cent before they appropriate a dollar. The petty theft almost invariably precedes burglary.

The little mistake in the ledger leads to accumulative errors, which may ruin the business.

Men become great because they give the same attention to little things that they do to big things. Nothing is too small for their attention. By stopping the little leak, they prevent a larger one. Emergencies seldom reach them, because they are prepared for them, and check the stream before there is a chance for the flood.



## THE DIARY OF A FOOL

*MONDAY:* Got up late. Bolted breakfast. Rushed for the train and arrived at office behind time. Boss was there waiting for me. He made a remark about tardiness. Went to dance. Got home at one. Tired.

*Tuesday:* Got up late as usual. No breakfast, but got to office on time. Felt sleepy and Boss noticed it. Put two letters into wrong envelopes and mailed them. Guess there's going to be trouble. Went out with the boys. Had four drinks and smoked six cigars. In bed at midnight.

*Wednesday:* Ten minutes late at office. Boss didn't appear to notice it, but maybe he did. Felt sleepy and made some mistakes. Guess I must cut out this night business. Got home on time, ate supper, went to bed at nine and read until eleven-thirty.

*Thursday:* Had five minutes for breakfast, but got my regular train. It was late, so didn't get to the office until nine-thirty. Told the Boss, and he remarked that I'd better take an earlier train. Didn't feel like work, but managed to pull

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## THE DIARY OF A FOOL

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through. Six of us went to the movies and then played pool until midnight. Lost three dollars.

*Friday:* On time at the office. Went to lunch at twelve, and didn't get back till two. Met a friend and enjoyed a table d'hote with him. Had something to drink. Lucky for me the Boss was out when I came in. Called on Mildred, and didn't get home until midnight.

*Saturday:* Overslept. No breakfast. Twenty minutes late at office. Boss was there, of course, fuming and fussing because there was something for me to do right away. Blew my head off. I'll bet he never was young himself. Life is hard. Lucky for me this was a half-holiday. Had a chance to sleep it off. Don't like the Boss. He isn't fair. Just raised the pay of the fellow sitting next to me. I asked him if he would raise mine too. Did I get it? Nix! Came pretty near getting kicked out. There's no chance for a young man nowadays. Think I'll look for another job where there's opportunity.

*Sunday:* Spent morning in bed. Too tired to get up. Went out in the woods with some of the fellows in the afternoon. Drank three bottles of beer apiece and smoked. Every one of the fellows disgusted with their jobs. Agree with me that there isn't any chance for a young man.

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## THE DIARY OF A FOOL

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Namby-pambies and goody-goodies get all the snaps. One of the fellows said his boss caught him drinking a cocktail and raised the deuce. Gave him a long lecture. What business was it of his, anyway, as long as John didn't drink in the office? His boss is a fool. Says he has a right to say what his clerks shall do at home. Kicks because they go out nights. I'd like to see my Boss try it on me. It wouldn't take much to make me go anyway. Bill Jones has a good scheme up his sleeve. Guess I'll go with him. Bill says there's no chance for a fellow in this city. Talked it over with Mildred to-night. She doesn't enthuse. Says I'd better "make good" at home before I get out. What does a woman know about business anyway?

## THE DIARY OF AN AMBITIOUS BOY

*M*ONDAY: Change of time-table. Train I used to take starts ten minutes later. If not on time, I'd be late at office, so left earlier. Arrived at office fifteen minutes ahead of time, but got busy. Mr. Smith was late. Thanked me for doing some of his work. He looks tired. Guess he's worried. Doing all I can to make things easier for him. Maybe I don't do much, but I try to. He's all right when he isn't nervous, but think he has cause to be. Just back from Debating Club meeting. Enjoyed it very much. John Morgan had the affirmative and I had the negative. John won. Next time I'll do better.

*Tuesday:* Worked hard up to five o'clock. Mr. Smith looked all tired out. Asked him if I couldn't stay and help him. He thanked me and said "Yes." Stayed till 6:30. Mr. S. took me out to supper, and said he didn't know I was so quick at figures. He's all right. Guess I'm going to be able to help him more than I ever did. When I got home I read one of the trade papers.

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## THE DIARY OF AN AMBITIOUS BOY

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Going to do it regularly. Didn't know there was so much in it worth while.

*Wednesday:* Didn't have much to do in the afternoon, so went through the letter file. Found three letters that hadn't been answered. Told Mr. S., and he seemed much pleased. Took Marion to the movies. Had a good time. She's a fine girl. Guess I'll see more of her. She seems interested in what I do.

*Thursday:* Mr. Smith intrusted me with a confidential errand. I was pleased because he is slow at trusting people. Guess I "delivered the goods," because he smiled when I made my report. Walter came in this evening. He has a job like mine, and we compared notes as far as we could do it without giving away the business.

*Friday:* Things as usual in the office. Mr. S. out of town. He didn't get back until after five o'clock, and found me there, as I had stayed to finish up some work. Seemed pleased. He is paying more attention to me than he used to. Called on Marion. It does a fellow good to be with a sensible girl. Getting to like her very much. She has some brains. Got home early. I'm no good if I don't get to bed in decent season.

*Saturday:* Got in early. Mr. Smith caught me

working. Smiled again. Before I left he called me into his office and showed me a reply to one of the unanswered letters I gave him the other day. He had answered it and a big order had come in. Said he was going to raise my pay the first of the month and make me his private secretary. That suits me all right, all right. Don't know of anything that would suit me better just now. Guess I'm "getting there." Told Marion about it. She was tickled to death. "Some girl!"

## SAVING

**E**CONOMY is the basis of all accomplishment. Without it nothing worth while has ever been done, or ever will be done.

Economy is conservation, not only of money, but of energy, and of everything which pertains to profitable action and result.

The successes of the past, of the present, and of the future owe, or will owe, their accomplishments to the practice of legitimate economy,—economy in some direction, if not in money-saving.

Extravagance is not confined to the throwing away of money. It stands for every leak which can be, and should be, avoided, and for the wasting of energy.

The great astronomer and his fellow-scientists may not understand the value of money and may not know how to save the dollars, but not one of them would have reached the pinnacle of fame, or have obtained a position half-way up the monument, if he had not economized his energy and worked along economical lines of accomplishment.

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## SAVING

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The multimillionaire who foolishly and often criminally scatters his money, and who seems to revel in every kind of idiotic and inexcusable folly and extravagance, would not have obtained wealth if he had not been economical at the start, and remained so until he had accumulated sufficient money to give him opportunity to become a menace to society.

The spendthrift, either of money or of better things, is, or will be, an irretrievable failure; he will have no place in the markets of the world, nor will he be allowed to occupy any social position within the gift of other than questionable society. He injures himself, his family, and society at large. He is far more dangerous than is the miser, for the hoarder of money limits the harm he does, while the indiscriminate distributor of money is one of the causes of public calamity.

Success, including that of business, is absolutely dependent upon economy, upon the systematic saving of cents, until one can save dollars,—not hoarding, but legitimate saving.

Men of mark, including our captains of industry, will tell you that the foundation of their financial success was the systematic saving of small sums, which enabled them to accumulate larger ones.



The failures of the world, of every class and kind, are the improvident, who would not save when they could, and were, therefore, unprepared to meet emergency or disaster.

Outside of your faithfulness and efficiency, your greatest recommendation or asset is in what you have saved,—not necessarily how much you have saved, but in the fact that you have saved all that you could consistently.

The business man has confidence in the boy or other employee with a bank account. He knows that one who can save for himself can save for him, that the money accumulated stands for character and for the kind of ability which is sure to produce a harvest in any fairly fertile field of endeavor.

Save,—you often can when you think that you cannot.

Protect yourself. Without protection you live on the quicksands.

## ANTE-MARRIAGE SAVING

I APPROACH this subject with fear and trembling because I am aware that some of my readers, including those who are softly sentimental, will misconstrue my meaning and accuse me of lack of finer feeling and a desire to "commercialize" the better things of life.

I believe that no man loves love more than I do or has a deeper appreciation of the intrinsic value of sentiment.

True love is safe and will not play risks; but, as the greater part of so-called love is more or less an imitation of the original, I have a right to address the average reader in a different way from what I should if I were sure that he would make a real love match.

A proportion, and, perhaps, a large one, of matrimonial troubles is due to lack of financial support. Probably half of the matches are contracted before either party is able to assume the financial responsibility of wedlock, and its probable result.

No real man will ask a woman to become his wife unless he has reason to believe that he can

support her and meet probable or possible emergencies. The early arrival of children, and the unavoidable expenses of married life, combined with the uncertainty of business, suggest that no one enter matrimony until he is financially able probably to meet its responsibilities.

Sentiment will not pay doctors' bills or buy food and clothing, nor will it take the place of physical necessities.

I believe that no man really loves a woman as he should love his wife, who will ask her to live with him, and bear children, when he is not reasonably certain that he can support her and their children.

The woman who will enter this alliance unprotected is not of a caliber fit to make a good and sensible mother.

While love, and others of the finer feelings, are far and away above the material, so long as we are both material and spiritual we cannot ignore the materialistic with impunity. To do so is a crime against nature, and nature is not merciful.

Therefore, I say it is wrong, if not a crime, for any one to enter matrimony unless he has, or has saved, sufficient money to meet probable emergencies.

It would be inadvisable to state any definite

sum, for the wants of all people are not alike; but, upon general principles, I should say that I believe no man ought to marry unless he has a living wage, the prospects of retaining his position or of obtaining another one equally good, and, at least, five hundred dollars in the bank.

This condition, if carried out, would undoubtedly bar out the union of laborers who may never be able to accumulate so large a sum. Shall they forever remain single? Marriage is natural, but when I consider the terrible suffering of the children of poor parents, many of whom die for want of proper food, clothing, and care, I am not prepared to advise the laboring man to marry unless he has saved a few hundred dollars, if not five hundred, and is reasonably sure of making a livelihood.

It is better to wait, and be able to protect your family, than to be premature, at the expense of those for whose life you will be held responsible.

## APPORTIONING YOUR SALARY

**T**HIS article is addressed to self-supporting men and women, or to those who live, or are obliged to live, upon a limited income.

A small sum, systematically apportioned, will often accomplish more than will a larger one spent in a haphazard way.

There is no reason why the wage-earner should not practice in principle those methods which contribute to the financial success of great businesses.

Every competent merchant regulates, so far as possible, his expenditures, and intelligently anticipates his income. He allows a definite sum of money for rent, for salaries or wages, and for all other staple necessities.

To get the most out of your money, and to be able to save, you should apportion your income in advance of spending it, setting aside a specified sum for such necessities as board, clothes, laundry, lunches, carfare, etc.; and you should, as far as you can, keep within the prescribed limits.

It would be well for you to have an emergency fund, which may be used to pay doctor's bills

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## APPORTIONING YOUR SALARY

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and for other expenses which you cannot definitely anticipate.

Of course, if you intend to succeed, you will lay aside something every week, which you will place in a savings bank, or otherwise invest.

At times it may be impossible for you to follow your schedule, but if you determine to do so, you can usually keep within the prescribed bounds. To do this may require some sacrifice, but present sacrifice stands for future protection.

While economy is to be practiced, there are a few so-called economies which are really extravagances. For example, neglecting your teeth. They should be examined at least once a year by a dentist, and they should be attended to. To let them go will cost you more money in the end, as well as cause you needless suffering, contribute to poor health, and encourage indigestion.

If you have a slight illness, do not dose yourself and take chances, but consult a physician. The dollar expended at the right time is not extravagance, but is real economy.

You are entitled to diversion and to a reasonable amount of amusement. Many entertainments cannot be enjoyed without cost. If your income is sufficient, you should apportion a cer-

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## APPORTIONING YOUR SALARY

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tain amount of it for this purpose, and should not exceed it. If some particular entertainment appeals to you, and the price of the ticket is high, reserve your entertainment proportion until it is large enough to meet this expense.

Perhaps you may sometimes be tempted to say: "Oh, what's the use? I'll have a good time now and let the future take care of itself." It won't.

You are entitled to some pleasure. Don't forget that. Don't forget, either, that you have no right to spend all you receive as you go, running the chance of some time being a burden to your friends, to your relatives, or to your town.

You cannot save money, and you cannot succeed, unless you intelligently and systematically apportion your income or salary and follow the schedule closely.

Systematic saving and systematic expenditure are two of the great elements of success.

## EXTRAVAGANCE

WHETHER you are on the threshold of life, or in the middle of the field of labor, you cannot raise a harvest worth the planting, unless you have sowed in economy and have cultivated with discretion.

Extravagance, either of time or of money, or of the expenditure of energy, has driven more people to the wall, both young and old, than has any other sin in the great catalogue of human affairs.

Every one who has succeeded, either in money-making or in some other accomplishment, has done so by the practice of legitimate economy and by the avoidance of extravagance.

True, many a great scientist or classical professor appears not to be able to save money, or, at any rate, has not saved money; but he has economized his time, and has not been extravagant in the practice of his profession. He has been economical, although financially he may seem to be the reverse of it.

There is not a business man of prominence in the whole wide world who did not, in his forma-



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## EXTRAVAGANCE

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tive age, economize, and even carry the practice of economy to what might be considered the extreme of economical folly. By the saving of cents, he accumulated dollars; by taking care of little things, he was able to possess great things. To-day he may maintain automobiles and ocean-going yachts, he may have several summer palaces and as many city residences, he may appear to be the personification of vulgar show and of criminal expenditure; but, mark you, young man, everything which he has to-day, whether he uses it or misuses it, would not have been his unless he had won his dollars by the saving of his cents.

No one ever made a great discovery, or came near to it, who did not practice the economy of effort, and sacrifice some pleasure and other things, that he might reach the goal of accomplishment.

The spending of money for the sake of spending it represents the lowest order of character. The saving of money, or of energy, or other accumulation, that one may be prepared to meet disaster and emergency, is the fundamental basis of every kind of achievement.

The spendthrift, either of money or of energy, is despised by his fellows, and even by those who are like him.

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## EXTRAVAGANCE

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The present is yours. The future is dependent upon what you do with the present. To-day is the forerunner of to-morrow. What you do to-day affects to-morrow more than what you do to-morrow affects to-morrow.

The economy of the present stands for security and protection, without which no one is safe.

Don't be either a miser or a spendthrift. Better be the former than the latter, for the miser injures only himself, while the spendthrift is a menace to society.

The smile of extravagance is too thin to wear. It is but the telltale veneer of transparent folly. It is no better than butter without bread,—a surface unbacked by the stuff that holds.

## FALSE ECONOMY

THE spendthrift is a plain and simple fool, with no excuse for his idiocy.

The miser is unworthy of the space he fills.

True economy lies between the two extremes.

Comparatively few people are normal in their expenditures.

The economical person frequently overpractices economy, to the injury of his mind and body.

Since God saw fit to house the human soul and intellect within a material structure, it is as much of a crime to ignore the necessities of the body as it is to neglect the feeding of the mind. For, as a matter of fact, you cannot take care of the mind without looking out for the body.

Thousands, yes, hundreds of thousands, of young men and women, boys and girls, especially those in business or at other work, economize to the extent of under-nourishing the body, which reacts upon the mind and dwarfs the capacity to accomplish.

A cup of coffee, and a piece of pie or a doughnut, are not sufficient for the making of human steam, or for keeping the mind at normal.

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## FALSE ECONOMY

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Good, substantial, and plain food is absolutely necessary for any kind of accomplishment.

The quick-lunch counter is opposed to health and efficiency.

The hurried breakfast stands for depression and overstrain.

The heavy dinner or supper makes for unrefreshing sleep, and does not allow the body and mind to recuperate during the hours set apart for renovation.

Don't button your suit coat on a frosty winter morning, and persuade yourself that you are warm enough, because you want to attend a series of dancing parties with the money which would be well invested in an overcoat.

Don't limit your diet to a sandwich and a cup of coffee, in order that you may have a few more neckties or go to the theater every other night.

Don't try to fool your stomach. You can't do it.

The lack of a pair of rubbers or stout shoes invites colds, pneumonia, and other illness.

An insufficient outer-covering sends one to the office chilled and devitalized.

If it is necessary for you to practice strict economy, endeavor to economize in directions

which will not affect your health or your work.

Without good food, proper clothing, and plenty of fresh air, you will never realize the best of your capacity; and, if you are careless while young, you will pay the penalty at once or later, for Nature, while absolutely just, has no sympathy with those who abuse her laws. She exacts a penalty, which you must pay,—perhaps not to-day, but eventually.

If you would use your mind, and get the most out of yourself, take care of your body. Consider it as sacred as any other part of yourself. It was given to you for a definite purpose, and it will not take care of itself.

Above all, don't imagine that your body is subordinate to your mind. Well feed and house them both.

## ESTABLISHING CREDIT

**T**WO conditions are essential to business success: sufficient money to meet current expenses and to provide for emergencies, and an established credit.

The spot-cash man may and may not be given credit, and he who does business on credit will not continue long unless he backs his credit with cash.

Every one, young or old, in business for himself or working as an employee, should establish credit, although it may be inadvisable for him to use it. He should be known as reliable, good for what he orders, and able to meet his bills at maturity.

I am not advising the young man or employee to run up bills, because cash payments work for economy and charge accounts encourage extravagance; but, nevertheless, one should begin early to earn the right to have credit, for sooner or later he may need it.

Credit cannot be established unless bills and all obligations are met at maturity. It is better to borrow money, if necessary, than to let debts

overrun, but young people and employees in general should avoid borrowing as far as possible, and should not anticipate their salaries or incomes.

Ninety per cent. of the improvident borrow at every opportunity and live beyond their means. They anticipate their incomes or salaries, and spend them before they arrive. Consequently, they are always in debt and behindhand.

I advise every young man, yes, and every young woman, who is in business or is an employee, to open a checking account in some reliable bank or trust company, provided, of course, that he or she is able to accumulate a hundred dollars or a few hundred dollars.

The carrying of a bank account does much toward establishing credit or financial responsibility, and is most convenient, for it enables the depositor to pay his bills by check, which is a receipt in itself, and to have his money where it is fully protected against loss, and yet always available.

Most banks and trust companies pay two per cent. interest on daily balances of from three hundred to five hundred dollars, while savings banks pay from three and a half to four per cent. It is obvious, then, that one loses from two to

four per cent. if he carries a checking bank account; but, if the account is small, this loss may be justifiable, because of the convenience.

There is no habit more pernicious than borrowing money, even for convenience. The transaction may be forgotten, to the detriment of the borrower and to the loss of the lender. Better, far better, it is to get a check cashed when in need of ready money. This reduces the obligation to the minimum, and the lender takes no chances, provided, of course, the check is good.

Avoid, if possible, being short of money. Make any reasonable sacrifice to have a small amount of cash on hand. Even if your salary is small, you can usually put aside a moderate sum every week, depositing it either in a checking bank or an institution for savings. You will then not be under the necessity of borrowing and of obtaining an unenviable reputation, and you have quick assets ready for emergency.



## HEALTH

**H**EALTH is Nature's intention. Disease is the fault of man. Individually, man is not always to blame. Collectively, he cannot shirk the responsibility.

Ninety per cent. of weak people can enjoy a reasonable amount of strength, and seventy-five per cent. of illness can be avoided.

Nature, however cruel she may seem to be at times, is everlastingly attempting to make people well and happy. Her failures are due to lack of co-operation on our part.

No one can reach the flush of the possibility of his success who is not healthy and happy.

Weaklings have succeeded, and many a sick man of mark has "won out"; but these men would have done better, and have accomplished more, had their physical functions been able to aid their mental faculties.

Carelessness,—pure, sheer, and inexcusable carelessness,—is responsible for most of our weaknesses and for nearly all of our diseases.

Business policy, as well as righteousness, demands that one care for the physical as well as

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## HEALTH

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for the spiritual or mental, except in emergencies, or where sacrifice for right is necessary.

To neglect the body is as sinful as to forget to develop the mind. One without the other cannot exist in this world.

Health is a great business asset, and represents the most valuable capital. It is negotiable in every market and sells on sight. Business is hard-hearted, and has little patience with the weakling, and especially with self-made sickness.

The healthy boy or man is in demand, and the highest prices are paid him, whether he works with his hands or with his head.

The major part of sickness would be avoided if people consulted a skillful and reputable physician as often as once a year, better as frequently as twice a year. The expense is very slight, usually not over a dollar, seldom in excess of two dollars.

While the physician is not infallible, he is likely to locate the advance signs of disease or weakness, and in most cases he can, with the patient's co-operation, either prevent the coming trouble or postpone its arrival.

If you don't feel "just right," or have a slight cold, don't dose yourself with patent medicines or "home remedies," and don't follow the advice of

friends who claim that they felt as you do and recovered because they swallowed one of the many "remedies." What is good for one may not be good for another. Consult a reputable physician at the slightest provocation. It is cheaper and better than to take chances with yourself. Many a "symptom" results disastrously. The good doctor is a health-preserver, a time-and-money-saver.

Avoid any extreme, either in food, work, or exercise, without his consent.

If you do as he advises you, the chances are that you will enjoy reasonably good, if not perfect, health, live longer, and accomplish more.

The majority of people, unless they are suffering from some weakness or disease for which there is no panacea, can remain in good physical and mental shape, if they do not overeat, if they eat proper food, allow eight hours out of the twenty-four for sleep, exercise in the open air, abstain from liquor and other indulgences, and consult a physician annually or oftener.

Keeping well is equal in importance to getting well. It is easier to keep well than to get well.

With health you are likely to succeed; without it you are sustaining a load which is a burden not intended for you to carry.

## SLEEP

A YOUNG friend of mine worked his way through a technical school, and graduated with the degree of bachelor of science. He is now taking a post-graduate course at a great university, and will shortly receive the degree of doctor of philosophy. He has had no outside help, and has paid his own expenses.

While at the technical school he played in an orchestra, and is now teaching three classes in college. He allows for himself only three and a half hours for sleep out of the twenty-four.

All this he has done at tremendous sacrifice. His ambition and persistency are to be commended. If he doesn't undermine his health he bids fair to become a great scientist. He is, however, taking an unwarranted risk, for he is sacrificing the body for the development of the mind.

Criticism of his course, however, should be mild compared with that given to those who sacrifice sleep and other bodily necessities that they may enjoy what they call "seein' life."

Sleep, and plenty of it, is absolutely essential to good physical and mental health. Without

sufficient sleep the body must pay a penalty, and the mind will not be allowed to do its full work.

With the exception of liquor drinking, loss of sleep contributes more to the downfall of the human race than any form of dissipation or extravagance.

No boy or man can be true to himself, or to his employer, if he does not allow for sleep fully eight hours out of the twenty-four. A few men are able to get along with less, but eight hours are none too many for the vast majority. Some people need more.

An occasional night out is not likely to do any harm, but several a week are pretty sure to be injurious, and sooner or later the late-nighter will pay the penalty of his indiscretion, although he may not realize it or feel it for some years to come.

No one feels fresh in the morning, and is prepared to do his work, unless he has had a good night's rest.

Oversleeping in the morning does not offset late retiring. Cutting off more than a reasonable portion of the night for work, for study, or for diversion robs one of vitality, and he is sure to be the loser.

I am not asking any one to retire with the chickens, or to rise too early in the morning.

Ten o'clock is late enough for the average hour of retiring, and one should rise, if he can, between six and seven in the morning, even though his duties do not begin until later.

A hurried dressing, with no time for a bath, a quick breakfast, a rush to the train, do not predispose one for work. His body does not respond and his brain is sluggish.

The average person can sleep, if he allows sufficient time for it; and most of those who suffer from insomnia can obtain restful sleep, if they regulate their diet, exercise, and spend much time in the open air.

“Seeing life” means losing life.

The great man is normal. He does not work too much, play too much, or sleep too much. Most failures are due, not to conditions, but to actions which can be avoided.

While circumstances occasionally throw a man down, and keep him down, most men go down of their own volition, either because they are unwilling to do their best, or because they have not conserved their strength and taken care of themselves.

## FOOD

A GREAT scientist once said, "Tell me what the people eat, and I will tell you what they are."

Man does not live by food alone, but without it he does not live at all.

Much illness and incapacity for work are due to insufficient food, improper food, or overeating.

I do not propose to present a treatise upon food or the chemistry of nutriment, but a few general remarks upon the subject, even from a layman, may be of value, especially to young people who do not realize that the food indiscretions of youth lay the foundation of premature age and impaired faculties.

The average dinner-pail and lunch-basket are indigestion's accomplices. Usually they contain pie, doughnuts, or cake and other mixtures, which neither feed the body nor allow it to administer to the mind.

The quick-lunch counter is a menace to health, and some time, perhaps, we shall be sufficiently civilized to legislate against it.

Thousands, yes, hundreds of thousands, of peo-

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## FOOD

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ple confine their lunch to a piece of pie or to some "medley" of food, washed down with a cup of coffee or tea, and then they wonder why they don't feel like working.

Half of the workers, clerks, and shirkers eat a hurried breakfast, swallowing food whole, which should be masticated, and then rush for a train or run half of the way to the factory or office.

Good, nourishing food in itself is not sufficient. Much depends on the way it is eaten, and more than very moderate exercise should not immediately follow a meal.

The human body may be likened to an engine or boiler, and every engineer knows that the uncared-for machine wears out a dozen times more quickly than it would if it were given proper attention.

You cannot run the body, any more than you can run an engine, without constant care; and, if you don't give it this attention, you have no right to expect it to perform its functions.

I should advise every one, whether he works for a living or not, to consult a reputable physician, and ask him to prescribe the foods best adapted to his individual case.

Be very frank with your doctor. Tell him



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## FOOD

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your life history and your occupation, that he may be able to advise you intelligently. This does not mean that you will be obliged to diet or discard all of the foods which appetite craves.

You cannot do your work properly, you cannot be on good terms with yourself and the rest of the world, unless you are properly nourished and your digestion is normal.

Don't labor under the delusion that because you have not had indigestion you are eating the proper food. Indigestion is often a long time coming; but any abuse of the digestive organs, or any other part of the body, will react against you sooner or later. Nature is just and will always exact a penalty from those who, either innocently or intentionally, break her laws.

## SOAP AND WATER

**I**S there any tangible reason which one can give without a blush why anybody, in the city or in the country, should not enjoy a daily bath? I do not mean a little water slapped on and wiped off, or any cleansing except a complete one from top to toe.

A conservative estimate indicates that less than one-third of adults, and a larger proportion of boys and girls, do not take a full bath more than once or twice a week; and a few years ago a weekly bath was the limit.

Some of my readers may recall the letter written by a young woman whose family had moved into a New York home-palace, which read as follows:

WEDNESDAY AFTERNOON.

DEAR FLORENCE:

We have moved into our new home. It is elegant. You must come and see for yourself. My room is a gem. And the bathroom! Solid tile, floors, ceilings, and walls; and a great big white tub! Do you know, my dear Florence, I can hardly wait until Saturday night?

Practically every physician recommends the daily bath for every one, with the exception of those of the weakest constitutions. The street laborer or digger may be healthy without it, because his occupation and his clothing allow the fresh air to reach his body; but he, for the sake of his self-respect, should not neglect his bath.

There are three effective ways of taking a bath: the ordinary bathtub; the shower bath, with or without the tub; and the sponge bath. If done in the proper way, any one of these is effective, but the former two are to be preferred.

The bath immediately after rising is preferable to the evening bath, because it imparts a sense of freshness which lasts throughout the day.

The hot bath should seldom be taken, and it is not necessary for cleansing purposes. The warm or tepid bath is sufficient.

Comparatively few physicians recommend the icy cold or cold bath, except for those of unusually strong constitutions. It should not be taken unless one is able to react quickly, and unless no chill follows it. Vigorous rubbing is essential.

The face and hands might be neglected with greater impunity than any other part of the body.

A partial "quick-wash" for evening dress purposes is a parody on cleanliness.

Probably half of the people of every class of society are more or less objectionable to their associates because of the lack of proper cleansing, which is responsible for many disagreeable odors.

Cleanliness in the office is a business asset. No one likes to sit beside an unwashed clerk.

Bathing should become a habit, and when it is once established, few will discard it. It is the right way to begin the day, and is second only in importance to a nourishing breakfast.

The moderately cool bath in the morning, followed by a vigorous rub, is the best protection against colds and all that colds stand for. The cold bath, however, is only moderately cleansing, and it is not sufficient to keep one clean. Two or three times a week the daily cold water bather should enjoy a warm bath, to be followed by a cool shower or plunge, if he chooses.

If you have the slightest reason to feel that your cold, cool, or warm bath is injuring you, consult a reputable physician. The bath that is good for one person may not be safe for another.

Soap and water are the forerunners of health and profit.

## OUTDOORS

**T**HE only air that is fit to breathe is outdoor air, and good indoor air is outdoor air liberally circulated.

Your body will be weak, and your mind will be stale, if there isn't fresh air in your lungs.

If your work is indoors, go outdoors as often as possible, or open the windows.

Nothing contributes more to longevity than good pure air and plenty of it.

Sometime when we become civilized our street cars and railroad trains will be ventilated, but this health-giving condition is too far removed to be considered for the present; yet it will come, because the day is fast approaching when public policy will control life's necessities.

If you have to use a conveyance, leave it a mile from your destination, or walk a mile before you enter it. Rise a few minutes earlier and you will have plenty of time. Better get home fifteen or thirty minutes late than meet your wife or family with a bad-air headache and the dulled spirits of devitalized energy.

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## OUTDOORS

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A good, brisk walk in the open air dispels gloom, and lightens discouragement.

Half our blueness is caused by staying too long indoors, and by refusing to breathe the fresh air of the health-preserving open.

Don't walk alone, if you can help it. Choose a companion, and, when you walk, talk,—not always about business or weighty things, but socially,—laugh, and tell stories. Admire the scenery, if there is any. If there isn't, look up at the sky and enjoy nature's pictures of cloud and color.

The longest way home is often the better way.

Until you make up your mind to it, you will have no idea of how much diversion and real pleasure the walk will give. Stop and look into the store windows. See what is going on.

Take a short walk before breakfast, if you have time,—and you can make time, if you will.

A brisk walk before retiring is a guarantee of restful slumber.

Half the people stay indoors altogether too much, and almost everybody can get outdoors, if he will.

Whenever you can, choose an outdoor amusement. Keep out in the open. Don't be afraid of taking cold. A raincoat and a pair of stout

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## OUTDOORS

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boots, with or without an umbrella, are agents of health and good cheer. Even if you get wet while walking, it may do you no harm, if you change your clothes and have a rub-down when you return home. People don't take cold while exercising. It is sitting in wet or damp clothes which brings on sickness.

Don't be afraid of the air. You can't get too much of it.

Never sleep in a closed room. If it is cold, put on an extra blanket, and screen off the draught, if there is one. A half-inch of open window isn't sufficient. Open the whole window, or all of the windows.

Don't walk on the shady side of the street, unless it is hot. Sunshine is a germ-killer.

Get out of yourself and get outdoors.

## SPORTS

“DO you play chess?” asked a friend of Thomas Carlyle.

“Yes,” he replied.

“Are you expert at it?”

“No,” responded the author of “Sartor Resartus.” “I’m not such a fool.”

He who plays a game well is benefited. He who plays it too well has wasted his time learning how to play it.

The legitimate and not over strenuous sports and games are to be encouraged. They add good cheer, as well as spice, to life, and help to rub off the rough edges and lower the handicaps.

I have little respect for the man or boy, woman or girl, who does not enjoy some sport or pastime.

Practically all great people love out-of-door life and indoor games, using them for relaxation. They are an important part of the propaganda of their life. Without them much of the joy of living would be lost.

There is something the matter with the man who cannot enjoy a good ball game, and who takes no interest in sports in general, eliminating,



of course, those of a brutal nature. They are worthy of a reasonable amount of his attention, and there is no reason why he should not enjoy them and take part in them.

When one carries sport to an excess, he makes a fool of himself. Sport no longer becomes play to him, but a serious proposition.

There is a vast difference between the love of play and an abnormal devotion to it.

Thousands of men and boys have stunted their mental and business growth by an overattention to sports. They have made business of play, not play of play. They have neglected their duties, and carried their sporting activities to excess.

I recall a friend, the possessor of a large inheritance. He was well educated, mentally strong, and physically sound. He established himself in business in a distant city, with plenty of capital and unusually good prospects. He became absorbed in baseball, attended every game, in fact, placed sport ahead of his business. In a few years he was bankrupt, and to-day he is occupying a subordinate position.

Experience has proven pretty conclusively that undue attention to any one thing, whether it be sport or business, science or money-making,

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## SPORTS

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works against a man, makes him abnormal, and reduces his chances of success.

The American tendency not to take active part in sport, but to become a mere member of an audience, is fundamentally wrong, and is in direct opposition to the English policy, which makes college men and others active participants in the game, and not mere viewers of it.

Take college sports, for example. There are a handful of men along the field or gridiron, while hundreds and thousands of their fellow-students are merely spectators, taking no part in the conflict.

Competition, the intense desire to win, bolts the life out of real sport, reduces it to the fight of the prize ring.

One should play for the sake of diversion and exercise, not necessarily to win. Competition, further, breeds antagonism and bitter feeling.

Make play of your play. Don't allow it to be your principal object in life.

## BEING ON TIME

**B**EING ahead of time may lose a minute ; being behind time may spoil a day.

You can't catch up with the time that has passed.

Being late is foolhardy, unbusinesslike, disastrous, and dishonest.

If you are expected at a certain time, or have agreed to be somewhere at an hour specified, you are dishonest to yourself and to the other person if you don't arrive on time.

Because you are expected, preparations are made for your arrival, and delay injures both you and the one to be seen.

Promptness is a commodity, negotiable in every market.

Tardiness stands for failure, and is a fore-runner of disaster.

The behind-time boy or man can't be depended upon.

" Being there " gives opportunity for " getting there."

Better be ahead of time, even at great inconvenience, than be a minute late.

Always prepare for emergencies; don't take chances with time; time will beat you if you let it.

Don't agree to meet anybody at a specified hour, unless you are reasonably certain of arriving at that hour, and you can't be sure unless you have allowed plenty of time for unavoidable or possible delay.

If you are expected at the office at eight o'clock, and your train is likely to be late, take an earlier one.

Arrival at your place of business ahead of time is an advantage, but an appointment should not be kept except at the hour specified.

If you have agreed to meet some one at, say, ten o'clock, allow ample time for getting there, though it may bring you in front of his office door before ten o'clock; but don't enter his office until ten, for he may have other duties, and may not want to see you until the appointed hour.

If you are to meet some one out of town, requiring a railroad ride, select the train that probably will bring you there at the time agreed upon, or before; but take an earlier one if there is any chance of the other train being late.

It is well not to notify the person that you will be there at any specified time. Instead, write, telephone, or telegraph that you will take a train

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## BEING ON TIME

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due to arrive at, say, two o'clock, and that you will immediately come to his office. If the train is late, he will excuse you, and he can ascertain the delay by telephoning the depot. If the train is very late, better telegraph him the cause of delay and reported time of arrival.

Always arrive at the office you work in on time or ahead of time. Wait for your employer; don't make him wait for you.

If you are "there" you will get "somewhere" some time. If you are not "there," you will "get left" when your employer is considering promotion and pay-raising.

Be on time, and you may succeed. Be late, and you are sure to fail.

## DON'T HURRY

**D**ON'T hurry and don't worry.

Perhaps you can't help worrying; but you can, if you will, avoid hurrying.

Scientific tests and experiments show that a given amount of work done in a hurry is more exhausting than many times that volume of labor accomplished moderately, sensibly, and normally.

One of the best proofs of this assertion will be obtained by stationing yourself near to a railroad station and counting the men who run for their trains and those who do not; then ascertaining the approximate measure of success possessed by those who calmly walk to the depot and those who rush for the cars.

The vast majority of those who have accomplished great things, or are successfully doing small things, do not hurry, and they attempt to reduce worry to the minimum.

The failure usually gets up late, bolts his breakfast, allows little time to reach the office, and is obliged to run a part of the way to catch his train, or else be late. He reaches his place of business, physically, as well as mentally, ex-

hausted, and not in condition to do his work effectively.

Hard work seldom injures anybody, provided it is done normally and persistently.

One is less exhausted by working for hours steadily than by attempting to do more than the allotted amount of work in insufficient time.

At certain seasons of the year it may be necessary for you to work more rapidly than at others, but the majority of tasks may be accomplished with an easy gait, if one works steadily and systematically.

Lord Nelson, the conqueror of Napoleon, was once asked to give the reason of his success. As quick as a flash he replied: "I always arrive fifteen minutes ahead of time."

If it is necessary for you to be at the office at, say, nine o'clock, you can accomplish your work of that day better and more easily by getting there at a quarter of nine.

Do not attempt always to finish your work at the closing hour. If you do, you will unconsciously hurry. Better stay a half hour overtime once in a while than exhaust yourself in attempting to leave the office on time.

Failures, as a rule, neglect their duties, and

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## DON'T HURRY

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then are obliged to rush and to hurry, if they would accomplish anything.

The nervous strain of hurry is many times greater than is that of steady and persistent labor.

Hurrying affects the nerves and makes it impossible for the body or the mind to work intelligently or effectively.

Avoid worry. You can't always eliminate it. Most men have cause for worry, and worry. You need not, however, make a specialty of worrying. Whatever you do, don't worry about worry. Worry is bad enough as it is. Don't encourage it; don't think about it; don't give it any attention; just try not to notice it.

Half of our worry is home-made, and half of this half has no ground for existence.



## DON'T THINK YOU'RE "IT"

**D**ON'T be "it," or think you're "it," until you are "it," and when you become "it," don't advertise that you are "it."

I am not depreciating the value of independence, or the display of individuality, nor do I belittle the commercial worth of self-assurance.

Too much modesty and self-depreciation are not commercial commodities, and do not work for financial or other success; but the opposite of these is far more fatal and is surer to cause disaster.

If there is any one kind of boy or man who is despised, both by his employer and his associates in business and out of it, it is the fellow who thinks he is "it," who is a walking bundle of crooked conceit, of no particular use to himself and disagreeable to those with whom he comes in contact.

Because he thinks he is "it," he never is "it." If he possesses ability, his unpopularity keeps him down, and he is not given opportunity to use his capacity.

The fact that you graduated at the head of

your high school class and were valedictorian, or that you are a college graduate or post-graduate, with well-earned degrees, does not justify you in feeling above your fellows in business and holding yourself aloof from your working associates.

The value of education is in the application of it, and you cannot apply academic learning in business, or in the professions, unless you become a part and parcel of the vocation you have selected and feel neither above nor below your associates.

The action of business is, fortunately or unfortunately, different from that of school or college life, and you must accept this difference and adapt yourself to it, if you would succeed.

If your education is liberal, it is a commodity which may be used to advantage, and which may handicap you, if you are foolish enough to parade it.

Do not feel above your working position. While in the ranks, you are a soldier, not an officer; and it is your business to perform your duty, subordinate though it may be, as though you occupied the highest position on the staff.

Good officers come from good soldiers.

Successful business and professional men spring from those who considered their appren-

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## DON'T THINK YOU'RE "IT"

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ticeships as a part of their education, and mastered the lower rungs of the ladder before they attempted to reach the higher ones.

Ninety-nine and nine-tenths per cent. of the men of success, of marked accomplishment, who have earned the right to be in the public eye, began at the bottom, and some of them started at the subbottom. They worked up, step by step, and did the little things at the start as well as they did the big things at the finish, and they neither strutted nor bragged while *en route*.

Be proficient in little before you attempt to be great in much.

Don't put on airs.

Don't be "it."

Be yourself, recognizing the fact that you cannot command until you have been commanded.

## DOING WHAT YOU DON'T HAVE TO DO

**I**F you are faithful, ordinary success is yours. If you do what you are told to do, or what you have to do, you can't become a failure; but more than ordinary success, more than normal accomplishment, is due, not wholly to faithfulness, not entirely to your interest in your work, but to the fact that you do not only what you are told to do and have to do, but what you are not told to do and don't have to do.

For example, let us suppose that you are an assistant bookkeeper. You arrive promptly at the opening hour. That is good. You are attentive to business. That is well. You don't neglect things. That will be appreciated. You are accurate and faithful. Your employer gives you credit. But all this faithfulness, and all this attention to duty, will not bring you more than a normal raise in salary, or permit you to occupy more than an ordinary position, unless you add to them what is not specified in the "bond," what is not required, what your employer doesn't ask or expect you to do.

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## DOING WHAT YOU DON'T HAVE TO DO

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You are supposed to attend only to your duties. If you do that, you have kept your contract, and you are entitled to moderate promotion, to an increase in salary; but more than a normal increase in salary, and more than regular promotion, will not be yours unless you voluntarily, enthusiastically, and persistently look for something to do which you don't have to do, and accomplish something which you are not told to accomplish.

Your employer is not blind; if he understands his business, he has eyes in the back of his head. He knows what you are doing, although he may not appear to watch you.

Sooner or later an unusual and remunerative opportunity may occur. Somebody must fill the place. He will scan his employees and eliminate those who are unfaithful and inattentive to business. Quite likely he has a number of faithful boys and men working for him. It is difficult for him to discriminate between any of these. Naturally he turns to the employee who not only has done what he has been told to do, but has accomplished something which he didn't have to do, who has voluntarily done little things, or larger ones, which were not required.

The employee who offers to stay overtime, if

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## DOING WHAT YOU DON'T HAVE TO DO

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extra work is necessary, who comes early in the morning without being told to do so, is much more appreciated than is the one who stays only when he is asked to stay, or comes only when he is requested to do so.

The employee is not required to learn anything outside of his department. He is not asked to become familiar with the whole business; but, if he does this voluntarily, he will be a marked boy or man, and sooner or later what he has not been required to do will become his greatest asset and can be sold at the highest price.

## THE KNOCKER

**Y**OU are a beginner, a factory hand, an office or errand boy, a stenographer, an apprentice, or an assistant bookkeeper.

You are starting at the bottom of the ladder.

Most likely you are one of many employees, a fellow-worker with those who started in earlier than you did.

Almost before you have hung up your hat and coat, the fault-finder or knocker introduces himself to you.

You cannot fail to recognize him. He is covered with the bruises coming from the knocks he gave others who knocked back. He has no respect for himself or for anybody else, and nobody respects him. He is but a rusty, untrue wheel in the machine of business. He moves with friction.

He tells you that there is no chance for anybody, that the boss is conceited and overbearing, and abuses his employees. He informs you that the firm is the most disreputable one in the trade, and that all other houses are better officered and offer more opportunity. He assures you that pro-

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## THE KNOCKER

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motion is well-nigh impossible. He objects to discipline, thinks that the hours are too long and that the work is too hard.

Because he is disgruntled, he would have you dissatisfied. He wants you to be like him, yet he will dislike you if you descend to his level. He places the blame upon somebody else, and never upon himself.

Should another boy or man be promoted in his stead, he shouts "partiality," and claims unfairness. He does everything except the things he should do. He is his own worst enemy.

Shun the knocker as you would the plague. Keep away from him. Don't lunch with him. Don't walk home with him. Despise him.

Perhaps some of his fault-finding is based upon reason, and maybe some of his knocks have an excuse behind them; but, whether he is right or wrong, the very spirit of knocking stands for failure.

The knocker knocks only himself, and those who are foolish enough to get within range of his blows. He is not likely to hold his position long, and it is absolutely certain that his pay will never be raised. He either stops knocking or he remains a failure.

The knocker has no friends, and no listeners



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## THE KNOCKER

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save those of his kind, who progress downward because they would rather work hard at kicking and knocking than use their energy in getting up instead of staying down.

A great many people overwork, trying not to work. Their kicks kick back, and their knocks knock them out.

The knocker is a plain and simple fool of the most conventional type of everyday idiocy. He hasn't a single redeeming quality. He would be better off, and the world would be better off, if some one would take him by the nape of the neck and pitch him overboard, with apologies to the receiving water.

Knocking knocks the props from under the bridge of success.

## LAZINESS

**I**F I were driven into a corner, and were obliged to give in one word what I considered the primary cause of failure, I should unqualifiedly say "Laziness," taking the word in its broadest sense.

The thief steals because he is too lazy to earn an honest living.

Ninety per cent. of those at the foot of the class in school are there, not because of incapacity, but because they are too lazy to study.

More than half of the idiosyncrasies of professional men, and of other brain-workers, are due, not to concentrated thought, but to the fact that they are too lazy to give proper attention to the necessities of life. They do not keep appointments because they are too lazy to make memoranda of them, and too lazy to realize their importance. They do not pay their bills promptly, not because of their overloaded brains, but because they are too lazy to meet their obligations honestly. They are forgetful of common affairs, not because of their great intellects, but because they are too lazy to have consideration for others.

The majority of failures are due to pure and

simple laziness, to unwillingness to work and do one's duty.

Go with me through any great department store, any wholesale house, or any hive of industry, and you will find that practically all of those at the bottom, those who are likely to stay there, are lazy. They are unwilling to exert themselves. They have little consideration for others. They are selfish, and selfishness is but a form of laziness.

Half of the lazy people work harder trying to save themselves than they would if they attended to their duties.

It is easier to be up to the mark, and to stay there, than it is to lean backward and spurt under pressure.

The man who attends to his business, considers the rights of others, and does his full duty, seldom overworks. He knows that it does not pay him to be behind time, and, consequently, he is on time. He realizes that what he has to do should be done, and he does it; and, further, he knows that to do one's duty is easier than to shirk it.

The shirk is frequently the most overworked one of all. He actually tires himself out trying to do nothing, attempting to avoid responsibili-

ties; and the chances are that when he reaches middle age he is broken, and his physical and mental health do not compare with those of one who has attended to his affairs day by day and has not allowed himself to lapse.

Loafing is not resting. Leaving necessary work undone does not contribute to physical health or to mental happiness.

Doing one's duty systematically and persistently means more rest, more satisfaction, more success, than does any attempt to shirk or to avoid responsibility and duty.

Laziness is a disease which, if allowed to run, will become chronic; and it has done more than all else combined to ruin physical constitutions and mental capacities.

The lazy man never succeeded anywhere, and he is no better than a water-logged derelict, floating on the active ocean, worthless to himself and a menace to navigation.

## MISTAKES

**P**ERFECTION in accounting, or in any other department of business, is impossible.

I have no confidence in the man who claims to be infallible.

It is said that no book, not even a textbook, was ever published free from errors.

One of the editors of a great dictionary told me that there was an average of one mistake to the page, either in spelling, definition, or punctuation.

Even bank bookkeepers, who are supposed to be more exact than others, occasionally are in error.

Try as you will, you will make mistakes, and experts are not infallible.

Mistakes, as a rule, occur where they are least expected, and, therefore, are all the more dangerous.

One should not be ashamed of an occasional error, but each mistake should act as a preventive of future ones.

Use your mistake to your benefit, not to your detriment. Acknowledge it, when you make it, for a frank confession takes much of the sting out of an error.

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## MISTAKES

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If you are one of many bookkeepers, or if you have several fellow-clerks, I suggest that you get together, and form a sort of mutual mistake-finding combination, to be conducted with the utmost friendliness, each member helping the others.

If you find that a fellow-clerk has made an error, under this arrangement, you can go to him and frankly tell him of it, and the mistake may be corrected before an injury has been done.

This working together for mutual benefit and protection, and for the interest of your firm, will do much to eliminate the danger of mistakes.

Do not be thin-skinned or sensitive. Realize that you are not infallible, that your fellow-clerks can act as a check upon you, and you may reciprocate.

If the matter is of importance, you should voluntarily obtain assistance, for neither the judgment nor the accuracy of any one person can be depended upon.

Only by checking one another, and by watching one another, can most of the mistakes be rendered harmless.

Some concerns insist upon each bookkeeper or clerk acting as a sort of auditor of the work of others, and this plan is to be heartily recommended.

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## MISTAKES

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The composite man is safe; the individual man cannot be depended upon.

No one ever accomplished anything by his own unassisted efforts. The greater the man, the larger and broader is his acquaintance with the work of others. Alone he has only his imperfect self back of him; with others the world of accomplishment is his accessory.

Use others, connect with them, ask their aid and co-operation; be a mixer; get out of yourself and out into the world. Don't trust yourself, don't trust your judgment; insure yourself and your judgment by the policy of intercommunication.

No one by himself is thoroughly reliable. He is dependent upon others, and he should recognize this dependence and use others to his benefit, reciprocating by aiding them in turn.

Lack of co-operating, of working together, is responsible for most inaccuracies.

Salesmen should compare notes, converse freely with one another.

Do not be exclusive. Do not be afraid that by giving you will be the loser.

If you give wisely, and in the right spirit, reciprocation is sure to come.

## EXCUSES

**I**F the infallible man exists I have never heard of him, and I am acquainted with no one who knows his name and address.

Infallibility is impossible in business or out of it. Every one makes mistakes, and will continue to make them.

Success depends, not upon the lack of error, but upon counteracting it, upon overcoming mistakes, and upon being right oftener than wrong.

Comparatively few men of mark have a clear record of accomplishment. Most of them have failed, but the best of them have used their failures as stepping-stones to success.

Recently two friends of mine lost their positions with a large corporation through no fault of theirs. One of them used the disaster as the foundation for better accomplishment, and won. The other, with equal opportunity, hung his trouble around his neck, and sank with it.

Mistakes are disasters only when they are not used advantageously.

If you are in error, if you have done something which has injured you and your employer, don't



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## EXCUSES

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make excuses for your shortcomings. Walk up to headquarters with your head erect and your chest thrown out. Admit your blunders. Don't try to belittle them or to excuse them.

Any attempt on your part to excuse yourself, to place the blame upon others, or upon conditions, will react against you.

Let us suppose, for example, that you are a bookkeeper and that you have made an inexcusable error. Go to your superior and acknowledge your mistake. This frank admission on your part will disarm criticism and tend to create confidence in you in the mind of the one above you; while if you attempt to excuse yourself you may suffer a penalty greater than you deserve.

The mistake admitted may not be considered half as great a blunder as the one covered up or acknowledged with excuses.

Be as frank about your mistakes as about your successes. Don't try to deceive or quibble about anything. It doesn't pay in the long run. Every mistake will be discovered, and a discovered error reacts mightily against you.

Under no circumstances throw the responsibilities of your shortcomings upon others, even though they should share the blame with you. Like a hero walk up to the judgment seat and ac-

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## EXCUSES

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knowledge your error in a manly, frank, and fearless way. The mere acknowledgment is *prima facie* evidence that you will do better in the future.

Every business man knows that mistakes are a part of business action, and that all of them cannot be avoided. He despises the deceitful clerk, one who shifts the responsibility of his errors upon others, and he will almost invariably hold out a helping hand to the honest man, who acknowledges that he has done wrong, has made a mistake, and proposes to use his shortcomings as an aid to his future betterment.

## DON'T GOSSIP

**G**OSSIP is like the historic sword without a handle, which Shakespeare says wounds the one who holds it as well as the one at whom it is pointed.

Social gossip is a disease, epidemic almost everywhere, and claiming millions for its victims.

The worst gossip of all, however, is that of business.

You, as an employee, have no more right to gossip about the business of your firm than you have to take money from your employer's cash drawer.

I recall an incident: While dining at a public restaurant I could not avoid listening to the conversation of two young women, both stenographers, one the confidential secretary of a prominent lawyer. This stenographer, in a voice loud enough to be heard by those at the table, recited the details of an important law case which her employer was handling. I happened to know the client, and I knew about the case. The information given was correct, and exposed the legal procedure.

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## DON'T GOSSIP

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A prominent physician recently acquainted his wife with a secret of the consulting-room, and paid fifty thousand dollars damages, the court ruling that the truth of what he said was of no consequence, because he had no right to say anything concerning that which had been given him in confidence.

The lawyer who talks more than generally about his cases is disbarred.

As an employee you cannot avoid overhearing conversation and becoming familiar with the confidential work of your house. To talk about this, even to your father and mother, or to your wife, or to your husband, is a breach of trust; and, although not legally punishable, is considered by every honorable man as a crime, which, unfortunately, the law cannot always reach.

I do not mean to say that your mouth must be hermetically sealed, and that you cannot talk about business in general and your business, but that which is confidential must be considered by you as sacred.

It is better to err in favor of talking too little than too much.

Another thing: Don't gossip with your fellow-employees. I do not mean by this that you should not talk over the common interests of the firm,

and by intermingling be better able to grasp situations and to perform your duty more effectively; but gossip is a different proposition.

The business gossip is a menace to business, even more than is the social gossip a menace to society.

Mind your own business in business, and consider it a part of your business to protect business secrets. If you know of things of which your conscience disapproves, leave your position.

Whatever occurs in your business, you, as a part of that business, must consider as confidential and absolutely debarred from gossip. Your employer engages you, not your family; trusts you, not your relatives. He has a right to expect that you will retain what you hear and know and not spread it broadcast, either at home or on the street.

When you don't know what to say, "don't say it."

## DON'T "SCRAP"

**D**ON'T be a namby-pamby, or one of those soft-shelled chaps, afraid of being hit by his own shadow.

Don't be of the opposite genus,—the scrapper,—the fellow with a self-placed chip on his shoulder, daring small men to knock it off.

The manly men, the truly brave, those of real courage, *fight*, and don't *scrap*.

The world admires the fighter, if he fights for right; but despises the scrapper, who is but a mere semblance of the brave, an imbecile imitation of that which he thinks he is copying.

The scrapper belongs to the scrap-heap of business, and there you will find him sooner or later, for he is unfit to represent regular goods. He is not a good salesman, a good clerk, or good for much of anything. Nobody wants him as an office boy, as a porter, or as a teamster. He is unpopular, even among his fellows, and he never amounts to anything anywhere.

There are scrappers, however, who don't scrap with their fists or kick with their feet. They are

scrappers by mouth only, and they are even more despicable than the hand-fighters, for the latter may have the semblance of courage, while the mouth-warriors have neither bravery, brawn, nor brain.

I have no respect for the fellow afraid to express an opinion,—provided he has one and knows where he got it,—or for the coward of any kind; but I believe that the most despicable man on earth is he who is always hunting for the wrong side of the argument, and firing it piecemeal at those who are unfortunate enough to get in range. He is continually looking for something to talk against or to talk at, and he usually finds it. His words are no more effective than bread crumb bullets. The real powder and fire back of them are not strong enough or hot enough to drive them far enough to hit anything so that what is hit knows it.

Don't be a scrapper. Don't scrap with your mouth, and don't scrap with your hands. Don't kick. If you know a thing is right, fight for it with all your might; and if you know that it is wrong, fight against it for all you are worth; but don't make a specialty of manufacturing or dealing in trouble, and don't seek for it, for, if you do, you will injure yourself and those about you,

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## DON'T "SCRAP"

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and you will lose all the friends worthy of the name.

There is unavoidable trouble in the world to overcome sufficient to keep you busy.

Don't take on useless work.

Be cheerful, even when it's cloudy and there is rain in sight, and you have forgotten your umbrella. Scrapping with the weather won't keep you from getting wet.

Scrapping never accomplished anything. It is a sort of guerrilla warfare, without a flag and without a country.

Nobody likes a scrapper. He's a general "no-good."



## “SMILE, BOYS, SMILE”

**T**HE cheerful face, like the sun, dissipates the clouds. The smile and the contented countenance are commodities negotiable in any market, at home or abroad; and they are the most inexpensive of all, for they cost only an effort, and little effort if one practices them.

Things don't run smoothly on the railroad of life. There are delays, hold-ups, side-tracking, and accidents, and the unexpected is constantly occurring.

If you are a wage- or salary-earner, be known as the “cheery face” of the office. Smile while others scowl. Be cheerful when there is excuse for depression and things all about you are cloudy and dark.

Your employer, whether he is a success or a failure, is under strain and pressure. Many a day he enters the office fretful, irritable, and despondent. Things have not gone right with him, perhaps at home, more likely in business. He is carrying a load which you, as his helper, cannot weigh and measure until you have occupied his position and have lifted and carried his

burden. The man at the helm seldom rests. Very likely he will not be as polite to you, or to others, as he would be if he were not suffering from internal turmoil. He may be short and brusque, but meet him with a smile. Radiate good cheer. Do what he tells you to do, whether it be pleasant or disagreeable, as though you loved to do it. When he calls you to his desk, walk briskly toward him and leave him with animation manifested in both face and feet.

Doing your duty, your plain duty, is sufficient for holding your position and for a moderate increase of salary; but doing your work with cheerfulness, with enthusiasm, and looking for things to do which you don't have to do, but which mean so much to your employer, stand for an increase of salary and for rapid promotion.

It is not altogether *what* you do, but *how* you do it, that counts.

No one wants a despondent, morose clerk in the office. No able employer is impressed with mechanical duty-doing or with automatic faithfulness. What he wants is both, combined with expressed willingness. When he sees this combination, he intuitively follows the employee; and, when the grapes of promotion are ripe for pick-

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## "SMILE, BOYS, SMILE"

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ing, the sunny-faced man or boy will get the largest bunch.

The sunlit face lights the way to success.

The smile is a commercial commodity and has a large financial value.

Don't smile all the time; don't wear a perpetual grin; and don't smirk and make a specialty of laughter; but be cheerful and sunny, so that, when you enter the office, those there will be glad to see you, will feel friendly toward you, and will reciprocate with cheerfulness.

Smile, employee, smile; smile at work and smile at play; smile when the sun is shining, and smile on a rainy day.

## OFFICE CONDUCT

**N**O matter what your position, you represent the business.

Not many callers or customers come in direct contact with the members of the firm, and in large houses few people have personal interviews with the heads of departments. They meet the clerk, the salesman, the bookkeeper, or the stenographer, and sometimes they see only the office boy.

If the employee who comes in contact with the customer does not properly represent his employer and the policy of the business, injury is sure to result, not only to the business itself, but to the representative of it.

Customers are made and held, not wholly because of the ability and integrity of the head of the firm, or the reputation of the house, but because of the appearance and actions of the employees, who stand between the proprietor and the public.

Even in offices where there are but one or two employees, a proportion, and sometimes half, of the callers see an assistant or the office boy, because of the frequent absence of the proprietor.

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## OFFICE CONDUCT

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The public naturally and properly judges a business by those who represent it,—who work in it.

As an employee you will meet customers and callers alone, and the impression you give them stands for a profit or a loss.

What you do when the manager is out counts for more than what you do when he is in.

You, with your fellow-employees, will be left behind the counter or alone in the office. A customer calls. If you are busy, and one of you stops your work to receive him courteously, while the others keep at work, a good impression is inevitable. If, on the other hand, all of you are chatting, smoking, gum-chewing, and neglecting your work, the customer cannot avoid feeling that he will not receive from that office, or from that store, the attention to which he is entitled, and he may move on to the next.

The office and the store are not places for social intercourse, but for business. I don't mean by this that you have not a right to pass the time of day with your fellows, or to make a pleasant remark, or even to discuss current topics; but you should attend to business first, and never allow personal matters to interfere with your duty.

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## OFFICE CONDUCT

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The air of attending to business produces the atmosphere of profit.

Loafing during business hours is *prima facie* evidence that either the business you are in is not successful or that you are not faithful to your employer.

You can keep busy even when there appears to be nothing to do. The trade and business papers are at your command. The books may be reinspected, the stock may be rearranged, and there are a hundred and one little things which don't have to be done, but which may be done to advantage.

The busy clerk, who keeps busy, and, without being told, finds work to do when the others are idle, will sooner or later be promoted.

The loafer never succeeds and seldom retains a position.

The employee who stops work at every opportunity, and hunts for an excuse to do so, does not get anywhere and never stays anywhere.

## COURTESY

COURTESY,—it costs little and is worth much.

Courtesy is a marketable commodity in business and out of it. It is the most inexpensive to carry in regular stock by everybody, everywhere, who comes in contact with anybody.

A friend of mine, a manager of several hundred salesmen, told me that he considered courtesy the most essential element in successful salesmanship; that he would rather have a courteous salesman than one possessing any other one quality.

While I should not place courtesy in salesmanship on as high a plane as does my friend, I believe that profitable selling is not possible without it.

The road of business is rocky and hilly, and lined with handicaps, and there is altogether too little sunshine to lighten it and brighten it.

Courtesy may be considered the sunshine of trade, as well as of social life.

I recall an incident: A while ago I registered as a transient at a well-known Western hotel. Under the unwritten law I was entitled to the

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## COURTESY

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room I occupied until I gave notice of leaving. After I had been there a few days the proprietor, —mind you, the proprietor, not his assistant,—came to me and told me that the rooming-clerk had by mistake given me a room which was a part of an expensive suite, and further, that the suite was engaged, beginning the next day, by a man who would occupy it for several months. He was a peculiar sort of fellow, who, if he could not have the entire suite, including my room, would probably go elsewhere, costing the hotel a loss of over a thousand dollars.

The proprietor assured me that I had a right to the room, and that under no circumstances would he demand it from me. In the most diplomatic and courteous way he suggested that I accept a better room, without additional charge.

Had I been approached by a discourteous landlord or clerk, and ordered out of the room, I should have left the hotel. Instead, I assured the proprietor that I would accept any accommodation to help him out of his difficulty. I gladly went to the inconvenience of moving, because of the courtesy shown me, and I should not have found fault if I had been given an inferior room.

Discourtesy seems to be everywhere, and to



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## COURTESY

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thrive in any environment. Much of it is due to a false sense of independence on the part of those who really have little right to exercise it. It has been said that the men highest up are more courteous than those at the bottom, and that the occupants of inferior positions, unfairly jealous of others, are brusque and lacking in politeness.

Few salesmen, especially those behind the counter, realize that the customer invariably chooses a courteous salesman or saleswoman, and, if the courtesy is sustained, becomes a regular customer.

The store of courtesy seldom fails, and the courteous employee is seldom out of a job; if he is, he has no difficulty in replacing himself.

## KEEPING TRACK OF THINGS

THE argument of this article applies to every walk of life, and to every department of endeavor, but I am especially addressing it to employees of every grade and station.

The memory cannot be depended upon unless it is abnormal, and abnormal memories are too scarce to be considered.

Let us suppose, for example, that you are a bookkeeper or stenographer. You come in close touch with the conduct and policy of the business, and, although you may not be allowed to take the initiative, the business of your employer passes through your hands, or before you, like a series of moving pictures. It is for you to say whether you will fasten down, so to speak, what you see, record it somewhere so that you will not forget it.

Your employer has told you, or dictated a letter in which he says it, that he will meet a certain person at a named place at a specified time. Record the fact on the calendar or in your memorandum book, and bring the matter to his atten-

tion, either on the day of, or the day before, the appointment.

Your employer may say to you: "I think that we would better write to John Blank in a week or ten days." Make a memorandum of this and remind him of it.

Your manager receives a letter, hands it to you, and says: "I will not answer this now, but later." Make a memorandum of the letter and date.

Ascertain, if you can, your employer's regular appointments. He may be a director of a bank, and the meetings may be held every Tuesday; or he may occupy some official or social position, which requires his attendance or attention at regular intervals. Make memoranda of these dates, and remind him on the day preceding each one, and also on the day itself.

I suggest that you keep a card catalogue or memoranda of names and addresses, even though most of these may be in the letter file; and I should go further and recommend that you carry on file names and addresses of visitors, with their business or specialty, even though their calls may seem to be unimportant at the time.

If you have anything to do with the telephone,

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## KEEPING TRACK OF THINGS

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keep an alphabetical list of persons frequently called, which can be readily consulted.

Have in your desk the time-tables of all railroads running from your town or city. At any moment your employer may desire information in regard to a certain train, and the arrival of that train at its destination is second only in importance to the time it leaves the home depot. He is likely to say to you, "What time this morning can I leave for Blanktown, when shall I arrive there, and can I get a train returning this evening?"

If the office does not supply you with a memoranda calendar or diary, purchase one at your own expense.

Do not, however, make the mistake made by a friend of mine, who was systematic to the extreme as far as recording and putting everything down, but seldom looked at his calendar or memorandum book.

You should consult your calendar or memorandum book every morning, and glance at the pages of dates at least a week ahead.

If your employer does not carry some sort of a card catalogue, look the matter up and report to him regarding it.

To sum up, make memoranda of everything,

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## KEEPING TRACK OF THINGS

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even though some things may be of slight importance. Better have too many entries than too few. Refer constantly to these memoranda and keep track not only of your employer's movements, but of all those who come in contact with him.

## THE USE OF OFF-TIME

**V**IEWING the matter through purely legalized glasses, the employee is in command of himself in the interval between the hour of closing and the hour of beginning his work. This time is his own, and he has the legal right to dispose of it at will. He may allow sufficient time for sleep or keep late hours. He may indulge in dissipation, to the injury of himself, his prospects, and his fellows. He may read and study. He may play.

The employer has neither the legal nor the moral right to designate what the employee shall do out of working hours.

Away from his work the employee is subject to no interference, if he does not break common law.

Millions of young men, and almost as many young women, look upon their personal rights as supreme. If they arrive promptly in the morning, and do not leave until the closing hour, and if they keep busy in the interval, they feel that they have delivered as much of themselves as any

one, including their employers, has a right to expect or demand. They resent interference, and pride themselves upon what they call the rights of the individual.

Much of pride is false pride, based upon that kind of individuality which is bred in conceit.

While the employer has no eminent domain rights, if I may put it that way, over what the employee does out of office hours, he still retains the legal power to discharge the employee if he disapproves of any action, whether it occurs during office hours or outside of them.

The employer purchases not only the time of the employee between specified hours, but he further has a right to expect from that employee his best work.

If the employee delivers to the employer the best there is in him, the employer has no right to interfere with the employee's way of living, provided he does not bring disgrace to the firm.

The employer cannot, and should not, object to late hours, to lack of sleep, or to other bad habits, if they do not interfere with the employee's effectiveness.

It is a fact, however, that any form of dissipation, mild or otherwise, interferes with effectiveness during working hours, and that no employee

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## THE USE OF OFF-TIME

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can render his best service if he does not use his off-time properly.

The "late nighter" cannot employ the working day to his advantage or to that of his employer. The giving of so many contracted-for hours' work is not sufficient.

The employer, therefore, has a right to demand that his employees use their off-time in such a manner that what they do will not interfere with their work, and the successful employer will discharge an employee who comes to the office unfitted to do his best.

The employee has a right to play on his own time, but he has not a right to rest on his employer's time. He has neither the legal nor the moral right to enter the office unfitted for work because of over strenuous social life, and he will not retain his position, or gain promotion, unless he renders his best.

I am not asking any one to shelve his independence or sacrifice his individual rights, but I say to him that, unless he gives the best there is in him to his work, and lives so that he can utilize his best, he cannot hope to accomplish all that his ability would warrant.

Doing as you please may be suicide,—suicide of health, prospects, and success.



## OFFICE HOURS

**P**RACTICALLY every worker has prescribed working hours, when he is supposed to give his entire time and thought to his duties.

Few employers expect employees to work continually overtime, or to carry the burden of business into their homes.

Every man should forget at times his daily vocation.

Continual work, or thought of it, is injurious. There is, however, a vast difference between forgetting your work absolutely and setting it aside temporarily.

No man ever succeeds who drops his work, or his interest in it, at the strike of the clock. He may ease up on it, or the thought of it; but he carries responsibility with him, and even goes to sleep with it. He does not draw a sharp dividing line between working hours and off-time hours. He feels the responsibility of his work, although he doesn't allow it to interfere with proper recreation and rest.

The man who is through at the close of his working day is through with the hope of success.

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## OFFICE HOURS

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No matter how menial your duty may be, if you don't think about it when you are away from it, you will not accomplish much while at work and you will antagonize opportunity and dwarf ambition.

I am not asking you to overwork, or to overthink about your work. The mind and body demand recreation, rest, and diversion; but remember that no healthy diversion, and no real rest, interfere with the thought of work, and no recreation worth having can affect the good of working hours.

The successful man seldom forgets. He lays things aside, and is more intense at one time than at another; but his duty to his work, and to his better self, does not allow him often to forget his labor when he is not laboring. His mind and his hands are intensely active while at work, and are not sluggish when at play. True, when he works, he works for all he is worth, and when he plays, he plays with the whole intensity of his being; otherwise, neither will do him any good; but he does not make such a specialty of work that he cannot enjoy diversion, and he does not make such a specialty of resting that he cannot effectively work.

Many great achievements have been easily

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## OFFICE HOURS

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thought out during leisure hours, when one does not have to work or to think about it.

Upon the open field, the ambitious mind does not attempt to settle the great problems of work in a hard, harsh way; but the mind trained to action leisurely does, while away from the bench, what it may not as effectively do while active at the bench.

I am not asking any one to overwork, to keep late office hours, to strain body and mind in an endeavor to get rich quickly, or to try to win at an abnormal speed; but I am saying to you, my reader, that, if you would accomplish anything, you will not refuse to think while at play and you will not allow the wheel of your ambition to stop when the home-going whistle of labor blows.

## THE STAYING QUALITY

“**H**OW long shall I stay where I am?”  
Just as long as it pays you to stay there.

To remain in an atmosphere which vitiates is business suicide. To jump from one place to another may be as bad or worse.

Where you are, unless you know of a better place, is probably where you should be.

If you think that your present position offers you little or no opportunity, and if you feel that there is another place better suited to your ability, don't make the move until you have changed *think* and *feel* to *know*.

You, in your present position, easily see and realize the disadvantages, because you are in the midst of them; and you may not as clearly (because you don't want to do so) appreciate the advantages. Because you are not somewhere else, you are likely to think that somewhere else is better.

Change of working place is fraught with danger. It takes a bigger man not to make a change than it does to make one.

The successes of the world do not move far

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## THE STAYING QUALITY

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from the line of present permanency until they have planted ambition's foot upon the ground of reasonable certainty and not upon the sands of chance.

Don't allow yourself to be influenced by what others say, unless they have proved their ability to succeed.

The unsuccessful man invariably finds fault with what he calls his "luck," when he should find fault with himself.

The successful man is not a fault-finder. He masters what he has before he attempts to handle what he has not. No matter where he may be, whether on the lowest ground or upon the highest mountain of attainment, the place he occupies is sacred to him, and he stays where he is until he has a firm grasp upon something higher up.

Nine out of ten failures are due to a constant change of occupation or of position.

Dissatisfaction breeds failure.

While I should not advise any one to stick to a sinking ship, I should say to him, "Don't take chances in a small boat on a raging sea, until you are reasonably sure that the vessel, even though it leaks, has become unseaworthy."

Where you are may be the best place for you, and don't allow yourself to feel that it is not,

until you have proof that where you are is not where you ought to be.

Dissatisfaction, fault-finding, and knocking are not safe guides to follow. They lead to disaster.

Nail to the tablet of your mind this one great thought: *When you have a job, it is easier to get a better one than when you haven't any.*

Business, cruel at times, has little sympathy with the fellow who is "down and out." It is looking for the successful man, and it will take him more quickly if he is holding a position.

Stick to what you have until you are in a position to stick to something better, but don't make the change in anger, discouragement, or in disappointment. Wait until you are normal and can clearly see the future side of your shield as well as the present one.

Stick, and success will stick to you.

## HELPING YOUR EMPLOYER

**Y**OUR employer expects you to be on time, to be faithful to his interests, to work diligently, to be honest and respectable.

For these things you receive a supposedly adequate salary. If you continue to do them, you probably will be promoted in time, and may eventually reach a commanding position.

Rapid promotion and the highest positions come only to those who do more than the prescribed duties, who not only do what they have to do, but voluntarily do what they don't have to do, who take an interest in their employer, and who feel their responsibility.

Recently I called upon a friend, a very busy professional man. He had overworked himself, was nervous and unstrung. It was about noon, and I said: "John, come out and lunch with me." He acquiesced, put on his coat, and started for the door. Suddenly he turned, threw his coat on the chair, and said, "It's no use, my boy. I can't take time for lunch. I've too much to do."

I argued with him, and attempted to convince

him that he needed lunch and to get out of his office for an hour or so. He persisted in remaining. His secretary, a bright young woman, very modestly said to him: "Excuse me, Mr. Smith, but I can attend to that matter while you are at lunch, and I will have it worked out ready for you when you return."

Instantly my friend's face changed. We lunched together, and he went back to his office a different man.

That young woman understood her business. She gave to her employer that touch of sympathy which every decent man appreciates.

A friend of mine relates a recent experience. He was absent from the office one afternoon, and his stenographer had very little to do, as far as routine duties were concerned. Upon his return she came to him and said: "Mr. Brown, not having anything to do this afternoon, I went over the letter files, and I find that these letters,"—handing him a bundle,—“appear to be from persons of considerable importance, and yet not more than one letter has been written to any of them. It occurred to me that it might be well to write to some of them again.”

My friend was surprised and pleased. Immediately he wrote to the persons in question, and



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## HELPING YOUR EMPLOYER

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these second letters resulted in much new business.

One of our leading business men contemplated the purchase of an automobile. The representative of a motor car company called upon him and was closeted in his private office. He had practically decided to purchase. His secretary, who mistrusted what was going on, wrote the following on a sheet of paper, sealed it, addressed it to his employer, and requested the office boy to place it on his desk:

“DEAR MR. JONES: Pardon me, but I have three friends who have purchased Blank motor cars, and they tell me that they are not up to standard. These men are trying to swap their cars for other makes, as they have not given satisfaction.”

His employer read the letter and excused himself. Later he bought a reliable automobile. The secretary did not go beyond his province, nor was he intrusive. He saved his employer money and annoyance.

Do what you have to do, and make a living. Do what you don't have to do, and if you don't reach the top you won't be near the bottom.

## STUDY YOUR EMPLOYER

**T**HERE are three kinds of employees: First, those who shirk, "clock men," who are sorry to begin and glad to get through. They never get anywhere to stay there.

Secondly, the faithful,—the "on-timers,"—who do what they are told to do and do it well, but who lack ambition, who can't or won't take the initiative, and who are satisfied with mere duty-doing. They don't lag; they don't spurt.

Thirdly, those who have all the virtues of the second class, but add to them, and intensify them, with an unquenchable desire, not only to accomplish the work in hand, but to be of continuous use to their employer. His interest is always on their minds. They are willing and anxious to do something, whether it be much or little, which will make it easier for those above them and be profitable for the business.

These are the men who succeed, who eventually enter business for themselves, who never stay on the bottom rung of the ladder of accomplishment, but are more than half-way up to the top, and some of them are at the top.

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## STUDY YOUR EMPLOYER

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They get somewhere, because they are interested in everything which pertains to their work. They become familiar with the characteristics of their employers, treating those above them as if they were profitable customers, properly catering to them and meeting their little or large wants.

They not only know themselves, but they know those for whom they work.

They are students of human nature, and are able to diagnose, with some degree of correctness, their employers' likes and dislikes, and methods of doing business.

They are not mere workers. They are a great deal more. While low in the business scale, they are working upward for themselves, and, at the same time, they are acceptable and faithful employees. They get down to "rock bottom" and learn the construction of the house of business from the foundation stones to the topmost pinnacles.

No matter how subordinate their positions may be, they look up into the heights of accomplishment, at the same time keeping their feet firmly planted upon the ground of circumstances.

While they are a part of the great business engine, and are obliged to work automatically at times, they think while they work, and do the

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## STUDY YOUR EMPLOYER

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insignificant things so well that, sooner or later, they are able to do better things.

While in the ranks they work as common soldiers of business, but they watch their officers, and study them, that they may be able, when the time comes, to meet promotion successfully.

While carrying the gun, they familiarize themselves with the wielding of the sword. Their superior officers or employers are their teachers. They look up to them, and emulate them, so far as they can without sacrifice of individuality.

Every profitable employee, profitable to himself and to the man for whom he works, is not only in business, but he is at school; and, no matter how tedious and uninteresting his work may be, he does not consider the office or the factory a treadmill, but an institution of learning, in which he is to fit himself for the sterner and higher responsibilities of life.

## RESPECT YOUR EMPLOYER

THE action of business, like the discipline of war, demands both leaders and the led.

Without commanders activity would be but the movement of the mob.

Accomplishment of every kind requires manager and managed, the orderer and the ordered.

Your employer is your superior officer when you are on the field of business, though he may be intellectually, socially, and morally your inferior.

No matter how well educated you may be, or how competent, you are subordinate to the man you work for, who, for the time being, is a better man than you are, or must be so considered.

Seventy-five per cent. of employees, and about a hundred per cent. of unsuccessful workers, criticise their employers, and neither have nor show much respect for the men under whom they labor.

The perfect employer doesn't live, and he will not be perfect until there are perfect employees for him to command. Neither is likely to be fully satisfactory to the other until the Golden Rule is the initial law of business, and the sway of the

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## RESPECT YOUR EMPLOYER

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Golden Rule is but a dim dream of a millennium future.

The modern employer often expects too much, and the present employee is as often willing to give too little.

Because they occupy different positions the upper one may not give the lower one his deserts, and the man below may continue to feel hostile to the man above him. Be that as it may, however, nobody ever succeeded in the ranks who refused to obey a reasonable order or declined to respect the officer in command.

The fact that you are an employee may be taken as evidence that you are incompetent to be an employer, for the time being, anyway. The man above you is a better man than you are in the world of business, or you would exchange places.

With few exceptions, the man on top got there, and stays there, because he was, and is, competent; and the man below is where he is because he has not reached a degree of efficiency sufficient to make him a commander of men and a dispenser of judgment.

You are not a slave; you have a right to maintain your individuality and self-respect; yet you must do as you are told to do, if you would expect ever to be able to tell other people what to do.

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## RESPECT YOUR EMPLOYER

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The successful employer springs from the successful employee. The man on top was once at the bottom. He was a good employee first, a competent employer afterward.

The fellow who starts on top topples over.

Fault-finding employees remain employees, for fault-finding alone, without the assistance of other bad influences, is fully sufficient to keep a man down.

You have no right to take pay from any man, or to expect a raise of salary, unless you give in return, not only faithfulness and energy, but respect.

You can't respect yourself if you don't respect others, particularly the man ahead of you.

## THE IMPORTANCE OF LITTLE THINGS

**T**HE cent is only a hundredth part of a dollar, but, if it were not for cents, there would be no dollars.

The biggest thing on earth is merely a collection of little things.

Greatness is not an element in itself. It is but the composite result of many little things well done and well put together.

The first half of the road of success is lined with little things, with big things ahead; but you will never progress unless you master each detail,—each little thing,—as it presents itself.

The more little things you conquer, the greater will be your ultimate victory.

Properly, and even scientifically, speaking, there is no such thing as a little thing, for even the microscopic molecule plays an indispensable part on the stage of life.

If you take good care of the little things, the big things will look out for themselves.

If it is your duty to dust the office, dust it as



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## THE IMPORTANCE OF LITTLE THINGS

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though dusting were the greatest work in the world. It is your work,—the most important thing in the world for you to do,—so long as you are a duster.

If you have to run errands, consider yourself the carrier of the world's business.

If you file letters, place each one as carefully as you would a thousand-dollar bill in a money till.

If you are a coal-wagon driver, earn the reputation of being the cleanest coal-shoveler in town.

No matter what you have to do, no matter how low down your work may be, glorify that duty, consider it as sacred, as important, as you would if you were at the head of the business and held success and failure in the hollow of your hand.

Nobody ever became great in big things unless he was great in little things.

The gold-bespangled captain, standing in the majesty of his exalted position upon the high bridge of a great ocean liner, reached this pinnacle because he did the little things of the fore-castle as conscientiously and as well as he now does the big things on the bridge.

The great inventor, to whose work civilization has erected many monuments, could not have discovered anything had he not at one time success-

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## THE IMPORTANCE OF LITTLE THINGS

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fully worked at the bench and handled the initial tools of labor.

Master the details of your position, and do the little things so well that you may use them to make a stairway which will connect you with the highlands of fame.

The monument of success is not a solid shaft of stone; it is but a collection of little stones carefully selected, and as carefully fastened together.

Attention to details, and the mastering of the little things of life, are the forerunners of success. Ignore them and you will be ignored.

Dream of coming greatness, think of large accomplishment, but don't forget that you can't build a big house until you have learned how to construct a little one.

## HONESTY

I SENT the following question to three hundred and twelve representative business and professional men: "Do you consider strict honesty necessary to business success?"

Two hundred and fourteen answered, "Yes"; twenty-six replied, "Yes, for the best success," for "true success," etc.; eighteen said, "Yes, for permanent success"; twelve answered, "Not always for money-getting, but best in every sense"; seven voted, "No"; three replied, "Riches can be got without it, but necessary for true success"; four replied, "Not for money-getting"; twenty answered, "Strict honesty is not necessary to business success, but business success is not necessary," or, "No, but 'honesty is the best policy,'" or, "No, unless an employee," or, "No, but necessary to self-respect," or, "I do not think it is," etc.; eight were indefinite.

As these men represented every department of business and all the professions, I think we may assume that strict honesty is essential to business success, and that dishonesty does not pay.

There are, of course, in this, as in other things,

exceptions, for undoubtedly a few men have succeeded in business by practices which are questionable, if not directly dishonest.

For the sake of argument, I will admit for the moment that strict honesty is not necessary to business profit, and speak from these premises. Even if a few men succeed by questionable methods and dishonesty, this does not furnish reason or policy for the employee to follow in their footsteps.

The dishonest employer demands strict honesty on the part of his employees, and requires that each one be unqualifiedly faithful to his, the employer's, interest. He will not tolerate in the employee his own dishonest practices.

I am intentionally writing this article in a purely cold-blooded business manner, stripping it of sentiment, and not attempting at this time to present the ethical or moral side of the question.

The dishonest employee, or one who is disloyal to his employer, either in thought or in action, cannot hope to retain his position and is barred from promotion.

Dishonesty is not limited to stealing, but is in every act which savors of misrepresentation or unfaithfulness.

The employee, to succeed, must be "on the

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## HONESTY

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square " with his employer, he must bring himself into the policy of the business, it must be a part and parcel of himself and control his action; and, further, it must appeal to him as right; otherwise he cannot make himself a valuable part of the business machine.

If the employer's methods are at variance with those of the employee, and the latter cannot conscientiously follow orders, he has but one avenue of escape, and that is to resign. He has no right to take his employer's money unless he can render for that money faithful service and hearty co-operation.

I am not asking you to cauterize your conscience, or to do anything in business or out of it which is at variance with your sense of honor; and unless you can be in sympathy with the policy of your business, except in those little things which are a matter of opinion, it is your duty to yourself and to your employer to resign.

Although this article is written from a purely business standpoint, I will not allow myself to close without saying that the result of dishonesty, however profitable it may be financially, is not success, for no amount of money is sufficient to pay for loss of character and loss of self-respect. The dishonest man of money is not a success,

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## HONESTY

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even though he has a garage full of automobiles and a town full of people in his factory.

The business which lasts, which has a financial as well as other permanency, is one which maintains the policy of honesty, the only policy which can erect a monument that will not crumble.

## SYSTEM

**Y**OU can keep books on a barrel head, write your trial balance on the shifting sands; and you can, if you will, enter charge accounts on your cuff or chalk them on the soles of your shoes.

But what's the use? Why not use a desk to write upon, and paper, ink, and pencils? These things were made to be utilized.

You can, if you will, live without system, without recording anything, without handling the present with intelligence or anticipating the future with any degree of accuracy.

But what's the use? You cannot amount to anything, or really do anything, if you are not systematic, if your work is not controlled, or, rather, checked and protected by system.

System is the slave, not the driver, of business. It does not take the initiative, but it safeguards affairs and economizes effort.

In these days of sharp competition, the man or concern without system cannot hope to pay a profit or to continue.

System, and so-called efficiency methods, however, may be overworked and overdone, and car-

ried so far that they defeat themselves and cost more than they are worth.

Thousands of business houses are to-day placing altogether too much dependence upon modernized systems and scientific management, to the sacrifice of business enterprise, without which neither system nor management has any value.

Many of the so-called efficiency methods, while theoretically beyond criticism, do not work out in practice. They compel too great an attention, play too large a part on the stage of business, and have a tendency to eliminate or to dwarf originality and personal effort. They may be likened to the captain who depends wholly upon the alleged unsinkability of his vessel, and not upon his officers and crew, to meet the coming wave.

I should, however, recommend every one, including boys and girls, before entering business and after going to work, to establish some sort of system beyond mere bookkeeping.

One should systematically arise at approximately the same time in the morning. One should systematically eat his three meals, and especially his lunch, at prescribed times, and one should systematically take exercise.

A long walk on Monday does not suffice for



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## SYSTEM

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a week's exercise, even though the ground covered may be equal to seven short walks.

The organs and functions of the healthy body work systematically. If the mind within that body wills differently, both the body and the mind must suffer the penalty.

System, therefore, is necessary, not only for the conduct of successful business, but for good health, good spirits, and pleasure.

If you are in an office, and no systematic plan of your work has been given you by your employer, establish one of your own and follow it. You will accomplish more, and sooner or later this systematic action of yours will be appreciated.

Avoid, however, giving system a place which it does not deserve, and do not allow yourself to be wholly governed by the automatic clock of system.

The right kind of system does not interfere with your individuality, or with the display of your originality. It acts as an economizer of your time and enables you to produce more and better work than is possible if you have no definite plan of action.

## THE USE OF JUDGMENT

ONE of the attendants in a large office building, in which a friend of mine had his headquarters, was disgruntled, and in a heart-to-heart talk with my friend he claimed that he did not receive what he considered a deserved promotion. He was a good and faithful workman, popular among the tenants.

One day, while I was visiting my friend, the young man entered the office to wash the windows. My friend turned to him and said cordially, "I don't want to bother you, John, but I'm very busy, and it would be an accommodation if you would wash my windows a little later."

"I'm sorry, Mr. Smith," replied John, "but I have to wash the windows in order."

"What difference does it make?" asked my friend. "You can wash the windows in the adjoining offices and then come back here."

"Can't do it," answered John. "It's against orders."

"All right, go ahead," said Mr. Smith.

It is possible that John had been instructed to wash the windows of the offices consecutively.

It is quite probable, however, that he misconstrued these instructions and might have done as my friend requested, without breaking any regulation. Assuming that his orders were rigid, he might easily have obtained the consent of the superintendent and have accommodated my friend.

He was a blind order-follower, without ability to discriminate. This lack of judgment on his part was undoubtedly one of the reasons, if not the principal one, why he was not promoted to the janitorship.

I am not suggesting that an employee refuse to obey the instructions of his superior. Obedience is one of the first laws of order and of business, but there is a vast difference between the ignorant and blind following of orders and the use of discrimination and judgment.

It is said that Admiral Dewey, fearful of injudicious instructions from headquarters, cut the wires and proceeded according to his own judgment. His marvelous victory at Manila appears to have justified this act. He used his own judgment, which he considered better than that of his superiors, who, thousands of miles away, were not as familiar as he was in the premises.

I recall a railroad incident. There was a bad

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## THE USE OF JUDGMENT

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freight wreck. The conductor in charge of one of the trains telegraphed the superintendent as follows (I am omitting his description of the accident): "Know how to handle this proposition. Telegraph authority to proceed according to my judgment."

The superintendent immediately wired, "Handle the matter to the best of your ability. You have full authority."

The result was better than would have been possible had the conductor been handicapped with orders from those who did not understand the situation as well as he did.

Upon general principles, orders should be obeyed, but every human being has some judgment, and there are times when he should exercise it, provided it does not materially interfere with instructions. If he does not do this, he is not likely to impress his superiors with his ability.

The automaton is but a machine which starts and stops on order and performs its work without thought of result.

Use your judgment.

## PRIVATE LIFE AND BUSINESS

THE following dialogue occurred between the president of a large company and one of his employees:

PRESIDENT: "Be seated, Mr. Smith. What can I do for you?"

EMPLOYEE: "I wanted to talk with you about a raise of salary."

PRESIDENT: "That is proper; it's a subject always open to discussion. How long have you been with us?"

EMPLOYEE: "Over three years."

PRESIDENT: "Your salary was raised at the end of the first year, was it not?"

EMPLOYEE: "Yes, sir."

PRESIDENT: "And at the end of the second year?"

EMPLOYEE: "It was, but I received no increase at the beginning of this year."

PRESIDENT: "The superintendent discussed you with me. On what grounds do you base your request?"

EMPLOYEE: "Because I think I'm worth more."

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## PRIVATE LIFE AND BUSINESS

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PRESIDENT: "Why do you think you're worth more?"

EMPLOYEE: "I ought to be. The longer I'm with you, the more it seems to me I ought to be worth to you."

PRESIDENT: "You're right, Mr. Smith. You ought to be worth more to us, but I'm sorry to say that you're not."

EMPLOYEE: "I don't understand you, sir. I've always done what I was told to do."

PRESIDENT: "I admit that, and you're worth what we're paying you, but no more. During the past year you've seemed to be listless and indifferent. It's true that you do what you are told to do, but you don't seem to have any heart in it, any enthusiasm. May I be frank with you?"

EMPLOYEE: "I should be glad to listen, sir."

PRESIDENT: "You appear to be sleepy and tired most of the time, and you don't do your work as though you were interested in it. May I not inquire how you spend your evenings?"

EMPLOYEE: "Pardon me, Mr. Brown, but, if I'm here on time and attend to my duties, does it concern the house what I do outside of business hours?"

PRESIDENT: "I'm glad you put it that way,

and I'm not offended, for it gives me an opportunity to say something to you which I have been obliged to say to others. Your out-of-office time is your own. It is for you, not for me, to dictate the policy which you will pursue, provided you don't bring disgrace to our house. Aren't you fond of society?"

EMPLOYEE: "Yes, sir."

PRESIDENT: "You're often out late?"

EMPLOYEE: "I suppose so."

PRESIDENT: "You've good material in you, and there's no reason why you shouldn't be an efficient clerk, but you can't burn the candle at both ends. I'm not asking you to give up society wholly, nor do I propose to dictate your out-of-office amusements; but no boy, or man, for that matter, can keep late hours, give his attention to outside affairs, and be efficient in his business. If your principal interest is away from the office, and while at work you're thinking of what you're going to do in the evening, you can't perform your task satisfactorily, either to yourself or to us. Am I not right?"

EMPLOYEE: "Perhaps you are, sir, but it seems to me that I should decide what my conduct should be away from the office."

PRESIDENT: "You have the right to do as you

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## PRIVATE LIFE AND BUSINESS

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please, but you haven't a right to *play* on your own time and *rest* on my time. What you do outside of the office is your business, provided it doesn't interfere with my business. I have a right to expect of you your best possible service. You can't be efficient unless your life is normal in business and out of it. It's for you to decide which way you will go, whether your duty to your business and to yourself is to be paramount or whether you'll let pleasure interfere. You can't serve two masters and serve either well. Social success, provided it doesn't interfere with your health or your duties, is not to be condemned. In fact, I desire to have all of my employees enjoy normal recreation, but when you carry it to the point of excess, you'll interfere with your life's work. I want the best of you, or none of you."

EMPLOYEE: "Pardon me, Mr. Brown."

PRESIDENT: "Just a moment, please. We needn't prolong this discussion. The decision is for you, not for me, to make. If you want more pay than I'm giving you, you must earn more, not only by doing what you're told to do, but by taking an interest in your work and by feeling that you're working for yourself more than you are for me. Unless you take this position, you



cannot be valuable to me or to yourself. Although I'm nominally your employer, you are, in fact, virtually your own boss. The better you work for yourself, the better you'll work for me. What is your decision, Mr. Smith?"

EMPLOYEE (*soberly*): "I think you're right, Mr. Brown, and I thank you for presenting the matter so clearly to me."

PRESIDENT: "That is well. I shall personally watch you after this, and as soon as you're worth more to this company, you'll receive an increase of salary. Good morning."

## ASKING FOR MORE PAY

“**W**HEN shall I ask to have my pay raised?”  
I meet this question in my office, at my club, and on the street.

With many, with most, the question of more salary, or of a higher wage, seems to be the uppermost of all. Why not? Those who work labor primarily for money, and their income is dependent upon what is paid them by the day, by the week, or by the month.

Not to be interested in one's salary, or not to think about a raise in pay, is indicative of laziness and lack of ambition.

If you are a salary-receiver or a wage-earner, you should think about a raise, whether what you receive is small or large. The more you can get legitimately, the more you have a right to have, and should have.

But wait! As a worker, whether you are before the loom, a salesman on the road, a clerk behind the counter, a stenographer, or a book-keeper, you are a commodity, commercially considered, just so much merchandise.

What you have, and what you can do with it, are your stock in trade.

To attempt to sell your goods,—that is yourself,—for more than they are worth is sheer folly. To be satisfied with a cut price, or with one below your worth, is equally unprofitable and absurd.

You should sell your ability for its market price, at neither a discount nor a premium. If you sell at a discount, you are a fool, unless necessity offers no alternative. If you oversell yourself, you are equally foolish, because you cannot hold your job.

The time to ask for a raise in pay is when you are convinced that you are worth more, and when you have reasonable proof to back your opinion. Unless you are worth more, and can prove it, say nothing about more pay.

What you are worth to yourself is not the only thing to be taken into consideration. What your particular ability is worth to your employer is all-important to him. Therefore, you cannot hope to have your pay raised unless you are worth more to yourself and worth more to the man for whom you work.

When you believe that conditions are right, go to your employer; do not demand more pay, but have a heart-to-heart talk with him. If you are

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## ASKING FOR MORE PAY

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worth more to yourself, and he feels you are worth more to him, and business conditions are right, he will give you more, if he is the sort of man for whom you ought to work. If he isn't, make a change as early as expediency will allow.

Let me caution you against a premature request for raise of pay. Better wait a little while, and have it come to you without asking, than appear to force the issue.

The right kind of an employer is interested in you, and he will not resent any suggestion on your part or any request for advice. He will meet you half way, but give him a chance to come his half of the way first. Then, if he does not, take the initiative yourself.

Get your price, provided your goods,—and that means you,—are worth your price.

## YOUR FRIENDS

**Y**OU may live without much education, keep books on a box cover, and write your letters with a pencil; but you cannot get along, or get anywhere, without friends.

Friends are your principal assets. Without them you are as badly off as would be the sailor in an unprovisioned boat, floating on an untraveled ocean.

Friends you must have. Good friends are invaluable. Bad friends may be better than none at all, but not much better. As you must have, and will have, friends, it is for you to decide what grade you will possess.

You need two kinds of friends,—business friends and social friends,—and each may overlap the other.

Your friends, to be friends, must not only like you, but must be like you.

The notion that likes repel and opposites attract will not stand analysis. While your friends may differ from you, and you may not always agree with them, you have much in common or you would not be friendly.

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## YOUR FRIENDS

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No one is worth anything by himself alone. The little one has, combined with the much which others have, produces a successful result.

Choose your friends with the same discrimination which you give to any other important act. Hold to them if they are worthy, and discard them if they are not. Remember that true friendship is based upon reciprocity. You cannot keep a friend, and take from him, unless you give in return. Something for nothing is not good business, and is not good for anything in any walk of life.

Friendship, like trading, is but a mutual swap, profitable to both parties. Any other kind breeds disaster. The salesman who sells goods not acceptable to the buyer loses his customer.

Most of our bad habits are not voluntarily contracted, but come by contact, as disease does by infection.

Much of the good that is in us we obtain from others, and much of the bad we have comes, not internally from us, but externally from those with whom we come in contact.

The friend without character and strong integrity is unworthy of friendship and really has none to give. What you receive from him is but

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## YOUR FRIENDS

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the imitation of the real, a shadowy semblance of what you think he has.

Try as you will, you cannot hold a friend of character unless you have equally good character.

A man is known more by his friends than by anything else.

With good friends the poor-house door will never swing toward you. Without friends you have nothing to bank upon save your money, and that may not be negotiable outside of selfish business, and cannot be depended upon in all emergencies.

The better you are, and the more true friends you have, the more enemies will be yours. The man with enemies is better off than one with friends only.

If you stand for something worth while, you cannot avoid antagonizing those who have no principle back of them. Don't try, however, to make enemies. They will make themselves without your help.

Be known by the *quality* of your friends and the *quantity* of your enemies.

Establish a standard for yourself, and associate with those of the same standard. With them you will succeed. Without them you are sure to fail.

## WHAT TO READ

NO matter who or what you are, whether a carrier of hods or a supporter of great enterprises, you cannot reach the flush of success, or feel that you are fully rounded out, without the help of good reading.

True, the printed page cannot take the place of experience, but he who knows only what he has seen is woefully ignorant.

Neither the book, nor the paper, nor experience, by itself alone, is sufficient. You need all of them.

It is not *how much* you read, but *what* you read, that counts.

First of all, read a good daily newspaper, read more than one, and read them every day. Don't skip the editorials or the parts which are not purely news. Only by reading a newspaper can you be posted on the world's affairs and keep in touch with progress.

The book has its place, and the newspaper does not compete with it.

Don't read the newspaper one day and skip it



the next, any more than you would eat every other day.

Perhaps you are one of those critical chaps, of consummate conceit and foolishness, who think the newspaper is not good enough for them. You ought to be ashamed of yourself if you are.

While many a newspaper often peels the truth thinly, and while much that is printed is misleading, the newspaper, good or bad as it is, is the only available mirror of the world's progress, and often is as reliable as is any other medium for the distribution of information.

Whether you respect the newspaper or not, you will remain ignorant unless you read it. Faulty though it may be, it is probably better than its constituents, and its editors and reporters are as reliable as the representatives of any other profession or trade.

Read regularly two or three of the standard magazines, including the reviews, which cover current events of importance and discuss vital issues.

As to books, it is difficult to advise you, because there are so many of them. I should suggest that you read a few modern novels, even though you may not approve of some of them, for they illustrate the trend of the times.

Of course, well-read people have read, or will read, the standard authors, not necessarily all of them, but those who are recognized as necessary to general broadness.

Books of travel, and those treating science along the line of your work and interest, are to be recommended.

Your librarian, or some educator, professor, or teacher, should be able to advise you intelligently; but don't depend upon the advice of any single one of them, because most highly educated people are faddists and strongly opinionated, and they are likely to counsel you from their standpoints.

Emphatically I should advise you to read your trade paper, including the advertisements. Even the poorest trade journal contains matter of consequence to you. In no other way can you easily follow the movements of your trade, business, or profession.

## APPROPRIATE DRESS

**D**RESS never made a man, or a woman either.

The dude and the dandy are unnatural and unprofitable products of ultracivilization. They have no value in any market. If it were not for their self-made idiocy and consummate conceit, they would either change their clothes and their artificial style, or else they would jump overboard, murmuring "thank you" to the accommodating ocean.

There are five fundamental rules for dress, applying to both sexes and to all ages and conditions of life:

1. Dress appropriately. Wear overalls or calico, if your work requires either, and wear business clothes when at business.

2. Dress neatly and never extravagantly, whether you are behind the counter or in front of it, at the business desk or in the ballroom. Extravagance in dress is not tolerated by people worth while.

3. Avoid flashy, heavy, and overconspicuous

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## APPROPRIATE DRESS

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jewelry, whether it is genuine or imitation, and whether you are rich or poor.

4. Cleanliness is far more important than quality of fabric. A cheap suit, if it has wear in it, with clean linen, is far better than fifty-dollar clothes with soiled collar and cuffs.

5. No matter where you are, whether in business or society, dress so that you, not your clothes, are noticeable. The appropriately dressed man or woman is never known by his or her clothes. Nobody is appropriately or sensibly dressed if the average intelligent man or woman can describe his clothes at a glance.

Appropriate dress is never conspicuous, and those who see it simply know that one is well dressed, but do not know exactly how he is dressed.

Nothing disgusts an employer more than to see his clerks, whether they be well paid or underpaid, adorned in shabby finery or in clothes too expensive, or otherwise inappropriate, for their work. Rich and conspicuous clothing appeals only to those of little mind and of less account.

Cheap clothes are not necessarily the most economical, but there is a large economical difference between the clothes of extravagance and

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## APPROPRIATE DRESS

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those which are too poor to wear. True economy selects neither extreme.

No one ever obtained a position, or won promotion, by extravagant dressing.

Appropriate clothes are demanded by all sensible employers, and they have no respect for the unclean and unkempt, or for those who overdress, even though some of them may be able to afford it.

The proper clothes to wear are those which not only fit you mechanically, but are appropriate to your work and position in life.

The truly great are not especially concerned with fine clothes. The superficial, in the main, are the most extravagant.

Extravagance in dress, no matter how rich or poor the wearer may be, is a sign of mental weakness and of a lack of ability to discriminate properly and to weigh values, not only in clothes, but in the more important affairs of life.

## ABOUT MARRYING

**W**HY not a talk on marriage? Almost everybody worth while is married, is going to be, or is considering it.

Marriage will either make or break a man.

The sentimentalist may differ from me, but he cannot controvert the recognized fact that the average man and woman give less attention to making the marriage contract than they would to purchasing an automobile, to building a home-house, or to leasing an apartment.

Accurate statistics are impossible, but those who have studied the question are of the opinion that not more than one out of a hundred marriages is entirely satisfactory to both parties, or to either of them, although it is likely that most husbands and wives live in reasonable harmony.

If what has been said is true, then he who marries has but one chance out of a hundred of contracting an alliance which he may not, consciously or unconsciously, regret.

To be married right is heaven; to be married wrong is hell.

No one should select a partner for life without

the most careful consideration, and without weighing the *pros* and *cons* in the finest mental scale.

Real love is safe; it does not play for chances. It is sensible, and the action of it is sure; but it is often difficult to differentiate between real love and the imitation of it, or what is commonly called sentiment, which may not be founded on love, and which may be based upon passion or infatuation.

Try as we will, we cannot diagnose with certainty, but there is a vast difference between careful selection and hit or miss reasons for the choice.

Proper marriages are not only love matches, but both parties enter this state with a full realization of the importance of material things, for love will not pay for food and lodging, or for clothing the body.

So long as there is a physical side to life, just so long the material must play an equal part with the spiritual and sentimental. Consideration of the material does not interfere with the spiritual.

Most of the matrimonial mistakes are made by those who *think* they love, or do not think much about it anyway, and not by those who *know* that they love.

The man who marries when he cannot support

a wife, and without prospect of giving her a comfortable home, is a scoundrel; and the woman who marries for a home only, or because she does not desire to continue in the state of "old maidenhood," is not fit to be any man's partner.

To enter matrimony without thought of material costs is as wicked and as dangerous as it would be to attempt to cross the ocean in a leaky boat, unseaworthy and unprovisioned.

Before proposing, strip yourself of sentiment for the time being, and do not marry unless you can give several reasons why you would ask the selected woman to be your life's partner. If you cannot give them, something is the matter with you, with her, or with both of you.

People fit to marry, and suited to each other, do not allow unsupported sentiment to guide them. Their love is both spiritual and material.

Unless you know why you want to marry a certain woman, don't marry her.

When in doubt, don't.



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